

First-Time Homebuyer Checklist

A simple, stress-free guide to help you prepare before speaking with a lender.

Personal & Financial Documents

- ■ Two years of completed tax returns
- ■ Two years of W-2s and/or 1099s
- ■ Most recent pay stubs (last 30 days)
- ■ Bank statements (last 2–3 months)
- ■ Valid photo ID

Employment

- ■ Stable employment history (ideally two years)
- ■ If recently changed jobs, an employment verification letter confirming income

Credit Preparation

- ■ Credit report reviewed
- ■ Plan to pay down high-interest credit cards
- ■ Avoid opening new credit accounts
- ■ Avoid large purchases before buying

Savings & Funds

- ■ Down payment funds identified
- ■ Estimated closing costs set aside
- ■ Emergency savings available
- ■ Gift funds documented (if applicable)

Home Search Preparation

- ■ Preferred location(s)
- ■ Comfortable budget range
- ■ Must-have features list
- ■ Nice-to-have features list

- ■ Ideal timeline for purchase

Your Next Step

Schedule a buyer consultation with me before speaking with a lender. I'll help you prepare, connect you with trusted lending partners, and create a smart strategy so you can buy with confidence.



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