

The First-Time Buyer's Starter Checklist

Every step from “thinking about it” to keys in hand — one simple list to check off as you go.

Buying your first home has a lot of moving parts — but taken one step at a time, it's completely doable. Work through this list in order, and check each box as you go.

STEP 1 · BEFORE YOU START

Get your footing

- Pull your credit report and check your score
- Look over your monthly budget and savings
- Start setting money aside for a **down payment** and **closing costs**
- Hold off on big purchases or opening new credit lines

STEP 2 · GET PRE-APPROVED

Know your budget

- Gather income documents (pay stubs, W-2s, tax returns)
- Talk to a lender and get **pre-approved** — ask me for trusted local lenders
- Settle on a monthly payment you're comfortable with
- Ask about first-time buyer and down-payment assistance programs

STEP 3 · FIND YOUR HOME

Start the search

- List your must-haves versus your nice-to-haves
- Choose the areas you want to focus on
- Tour homes together — at your own pace
- Take notes and photos at every showing

STEP 4 · MAKE AN OFFER

Go for it

- Review recent comparable sales with me
- Decide on your price and terms
- Submit your offer and let me negotiate on your behalf
- Put down your **earnest money** once it's accepted

STEP 5 · UNDER CONTRACT TO CLOSING

Bring it home

- Schedule your home inspection
- Review the inspection and appraisal results
- Finalize your loan and lock your rate
- Do a final walkthrough
- Sign at closing — and get your keys!

Not sure where to start?

That's exactly what I'm here for. Reach out any time for a no-pressure conversation — [734.404.4062](tel:734.404.4062) or logan@loganmango.com.

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