

# Penny Sells Homes

# Home Buying Checklist

Your Partner In Real Estate

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## GATHER FINANCIALS

- Request your credit report from all 3 credit bureaus (Equifax, Experian, and TransUnion). Fix any errors you spot!
- Compile necessary documents, including pay stubs, bank statements, and past tax returns.

MY BUDGET: \_\_\_\_\_

NEIGHBORHOOD: \_\_\_\_\_

BASIC NEEDS: \_\_\_\_\_

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## RESEARCH MORTGAGES

- Find out if you qualify for a special loan, such as a VA, FHA, or HUD home buying program.
- Request quotes from multiple lenders and comparison shop for loans.
- Get preapproved for a mortgage.

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## EXPLORE NEIGHBORHOODS

- Find properties in your price range in your preferred neighborhoods.
- Get a sense of whether the neighborhood is on an upswing or a downswing by looking for features that denote up-and-coming areas.
- Spend time in each area, imagining yourself living there. (Keep in mind, it's ideal to stay put for at least 5 years.)

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## MAKE A HOME SHOPPING LIST

- Get a head start by compiling your home wish list with the following:  
**Must-haves**, such as required number of bedrooms and bathrooms  
**Nice-to-haves**, such as a home on a cul-de-sac or a garden shed/workshop in the backyard  
**Dream features**, such as pro-grade kitchen appliances or a hot tub off the master bedroom

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## CONNECT WITH Penny Sells Homes

- Review Properties.
- Select homes in your price range and prospective new neighborhood.
- Narrow down your selections.

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## START HOUSE HUNTING

- Connect with **Penny Sells Homes**.
- Visit open houses and have **Penny Sells Homes** schedule private showings.

