

HOME BUYING CHECKLIST

1. Are you REALLY READY to buy?
 - Is Florida the place for you
 - Have you worked for last year
 - Do you have a down payment saved
 - Are you ready for the homes upkeep
2. Do you know what you can afford?
 - What price payment is right for you
 - 3.5% minimum for FHA loan
 - Get Credit Karma credit scores
 - Do you have emergency fund saved
3. Documents needed to get financing.
 - Pay stubs for at least 2 months
 - Bank statements for at least 2 months
 - Tax returns for at least 2 years
 - Current landlord contact information
 - Previous employment history
 - Addresses you have lived previously
4. Do you have a Mortgage Lender?
 - Ask for a referral from your Realtor
 - Set up appointment to give docs
 - Get a Preapproval Letter from lender
5. Prepare a wish list for your home search.
 - Find the neighborhood or area first
 - Decide on the number of bedrooms
 - What amenities do you want (pool, fence, golf)

MY WISH LIST

MUST HAVE OR NEED:

NICE TO HAVE BUT NOT A DEAL BREAKER:

WANT TO HAVE SOMEDAY:
