

First-Time Homebuyer Checklist

Your Step-by-Step Guide to Owning Your First Home

1. Get Pre-Approved

- Connect with a trusted lender to understand your budget
- Gather documents: income verification, credit history, and military service records if applying for a VA loan
- Ask about using your BAH to cover mortgage payments

2. Define Your Needs

- Decide on location, commute, school districts, and must-have features
- Consider future needs: family growth, resale value, and community amenities

3. Partner with a Knowledgeable Agent

- Choose an agent who understands military life and first-time buyer concerns
- Lean on their expertise for market insights, negotiation, and paperwork

4. Start Your Home Search

- Tour homes that fit your budget and lifestyle
- Ask questions about property condition, neighborhood, and resale potential
- Don't rush—trust your instincts and your agent's guidance

5. Make an Offer

- Review comps and current market trends
- Understand contingencies, earnest money, and timelines
- Your agent will help craft a strong, fair offer

6. Schedule Inspections & Appraisal

- Hire a licensed inspector to assess the home's condition
- VA loans require a VA appraisal—your agent and lender will coordinate this
- Review findings and negotiate repairs if needed

7. Finalize Financing

- Submit final documents to your lender
- Lock in your interest rate
- Review closing disclosures and prepare for closing costs

8. Close & Celebrate

- Sign your paperwork
- Receive your keys
- Take a moment to celebrate—you're officially a homeowner!

