

Home Buyer Purchase Checklist

Click each box digitally, or print this page and check items by hand.

01 Financial Foundation

- ☐ Review your credit reports
- ☐ Understand your debt-to-income ratio
- ☐ Set aside savings for down payment & closing
- ☐ Build a budget with taxes, insurance & HOA costs
- ☐ Compare loan options and buyer programs
- ☐ Avoid new debt or large purchases

02 Pre-Approval

- ☐ Get pre-approved before shopping
- ☐ Federal tax returns
- ☐ Recent pay stubs
- ☐ W-2s / 1099s
- ☐ Bank, investment, and retirement statements
- ☐ Rental payment history, gift letters, and ID
- ☐ Compare Loan Estimates and rate/fee options

03 Homebuying Team

- ☐ Choose Barakah Mortgage as your lender
- ☐ Interview real estate agents
- ☐ Identify a real estate attorney if needed
- ☐ Explore home insurance options
- ☐ Connect with a qualified home inspector
- ☐ Confirm title/closing service contacts

04 Home Search

- ☐ Identify your must-have features
- ☐ Explore preferred areas and price ranges
- ☐ Set up listing alerts
- ☐ Confirm your comfortable monthly payment
- ☐ Review taxes, HOA fees, flood/insurance risks
- ☐ Plan time for property tours

05 Make an Offer

- ☐ Request an updated pre-approval letter
- ☐ Prepare proof of funds for down payment
- ☐ Confirm earnest money readiness
- ☐ Review seller disclosures
- ☐ Consider contingencies
- ☐ Choose a preferred closing timeframe and move plan

06 Closing

- ☐ Schedule the home inspection
- ☐ Review inspection, appraisal, and title terms
- ☐ Secure homeowner's insurance
- ☐ Go over the Closing Disclosure
- ☐ Verify wire instructions before sending funds
- ☐ Complete the final walk-through
- ☐ Arrange funds, utilities, and your move