

LESSON 01 OF 13

Get your financing ready

Name: _____ Date: _____

Print this page and write your notes. Keep financial records in a secure place.

1. Lender and loan officer; best phone number

2. Documents requested and secure delivery method

3. What has been verified? What remains conditional?

4. Estimated payment, cash to close, and letter expiration

Next action: _____

Responsible person: _____ Follow-up date: _____

LESSON 02 OF 13

Set a budget you can live with

Name: _____ Date: _____

Print this page and write your notes. Keep financial records in a secure place.

1. Reliable monthly take-home income and continuing expenses

2. Full proposed housing cost; what is already included?

3. Cash to close, moving costs, and reserves kept separate

4. Comfortable monthly ceiling and purchase-price range

Next action: _____

Responsible person: _____ Follow-up date: _____

LESSON 03 OF 13

Decide what the home must do for you

Name: _____ Date: _____

Print this page and write your notes. Keep financial records in a secure place.

1. Five must-haves, stated in practical terms

2. Preferences I could trade away; deal-breakers I will keep

3. Location, layout, and lot: what needs verification?

4. Likely changes in my needs over the next five to ten years

Next action: _____

Responsible person: _____ Follow-up date: _____

LESSON 04 OF 13

Research the address, not just the town

Name: _____ Date: _____

Print this page and write your notes. Keep financial records in a secure place.

1. Address, municipality, and confirmed school district

2. Actual commute, parking requirements, and backup route

3. Tax bills, insurance quotes, and utility or wastewater systems

4. Flood-map lookup and questions for insurer, lender, or attorney

Next action: _____

Responsible person: _____ Follow-up date: _____

LESSON 05 OF 13

Choose an agent you can work with

Name: _____ Date: _____

Print this page and write your notes. Keep financial records in a secure place.

1. Agent, brokerage, and who handles showings and offers

2. Examples of negotiation and problem-solving

3. Proposed compensation, term, termination, and continuing obligations

4. Questions answered clearly; follow-up still needed

Next action: _____

Responsible person: _____ Follow-up date: _____

LESSON 06 OF 13

Know what you are signing

Name: _____ Date: _____

Print this page and write your notes. Keep financial records in a secure place.

1. Document name, provider, and purpose

2. Dates, fees, consent, or obligations it creates

3. Questions for agent, broker, lender, or attorney

4. Signed copy saved and any next deadline recorded

Next action: _____

Responsible person: _____ Follow-up date: _____

LESSON 07 OF 13

Make each showing count

Name: _____ Date: _____

Print this page and write your notes. Keep financial records in a secure place.

1. Address, asking price, showing date, and listing status

2. Must-haves met, missing, or uncertain

3. Visible concerns and records or inspections needed

4. Decision: revisit, investigate, discuss an offer, or pass

Next action: _____

Responsible person: _____ Follow-up date: _____

LESSON 08 OF 13

Make an offer you can stand behind

Name: _____ Date: _____

Print this page and write your notes. Keep financial records in a secure place.

1. Proposed price and maximum supported by my budget

2. Financing, deposit, included items, and preferred timing

3. Protections I need; risks requiring attorney or lender review

4. Outstanding questions and next action after acceptance

Next action: _____

Responsible person: _____ Follow-up date: _____

LESSON 09 OF 13

Use the inspection to understand the home

Name: _____ Date: _____

Print this page and write your notes. Keep financial records in a secure place.

1. Inspector, appointment, scope, and excluded or inaccessible items

2. Safety concerns and major work requiring a specialist

3. Estimates and questions for agent, attorney, and lender

4. Agreed next steps, responsible people, and deadlines

Next action: _____

Responsible person: _____ Follow-up date: _____

LESSON 10 OF 13

Work through the contract with your attorney

Name: _____ Date: _____

Print this page and write your notes. Keep financial records in a secure place.

1. Attorney and primary contact; scope and quoted fee

2. Contract deposit, holder, and verified delivery arrangements

3. Financing and other deadlines; notice requirements

4. Property-record questions, promised work, and possession terms

Next action: _____

Responsible person: _____ Follow-up date: _____

LESSON 11 OF 13

Keep the purchase moving toward closing

Name: _____ Date: _____

Print this page and write your notes. Keep financial records in a secure place.

1. Loan conditions, rate-lock date, and financing deadline

2. Appraisal result and updated loan/cash figures

3. Title, insurance, repair, and document items outstanding

4. Closing Disclosure received; questions about final figures

Next action: _____

Responsible person: _____ Follow-up date: _____

LESSON 12 OF 13

Check the home before closing

Name: _____ Date: _____

Print this page and write your notes. Keep financial records in a secure place.

1. Walkthrough time, occupancy arrangement, and people attending

2. Included items, new damage, and removal of belongings

3. Agreed repairs and supporting records checked

4. Unresolved issues, professional contacted, and written resolution

Next action: _____

Responsible person: _____ Follow-up date: _____

LESSON 13 OF 13

Close carefully and settle into ownership

Name: _____ Date: _____

Print this page and write your notes. Keep financial records in a secure place.

1. Closing location, time, identification, and required documents

2. Verified funds, payees, and trusted verification phone number

3. Possession, keys, utility transfer, and access arrangements

4. First-month safety, records, maintenance, and reserve priorities

Next action: _____

Responsible person: _____ Follow-up date: _____