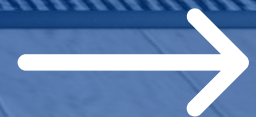


A modern living room interior featuring a light blue sectional sofa with several pillows, a dark wood coffee table, and a patterned rug. Large windows on the left side offer a view of a mountain landscape. The room is lit by natural light and modern pendant lights hanging from the ceiling. A blue semi-transparent overlay covers the entire image, with the title text in white and the website URL and arrow at the bottom.

SIMPLE CHECKLIST FIRST-TIME HOME BUYERS

www.asktonyb.com



CHECK YOUR CREDIT & BUDGET

- Know your credit score
- Calculate your monthly income & expenses
- Estimate how much you can afford for a mortgage

2. GET PRE-APPROVED

- Choose a loan officer
(hey, that's me!)
- Submit income, assets,
and credit info
- Get a pre-approval
letter

3. PLAN YOUR DOWN PAYMENT

- Review loan options (FHA, VA, Conventional, etc.)
- Learn about first-time buyer assistance programs
- Decide how much you'll put down (3%–20%+)

4. CHOOSE THE RIGHT REALTOR

- Interview agents who work with first-time buyers
- Understand the home search and offer process

5. START HOUSE HUNTING

- Make a list of your must-haves and dealbreakers
- Tour homes virtually and in person
- Be ready to make offers quickly in competitive markets

6. MAKE AN OFFER & GET UNDER CONTRACT

- Work with your agent to submit a strong offer
- Include earnest money deposit
- Prepare for negotiations and contingencies

7. COMPLETE THE LOAN PROCESS

- ❑ Order home inspection and appraisal
- ❑ Lock in your interest rate
- ❑ Submit any remaining documents to your lender

8. DON'T RUSH THE PROCESS

- Prepare to Close
- Review the Closing Disclosure (final numbers)
- Schedule a final walkthrough
- Bring your ID and funds to closing day

9. GET THE KEYS & MOVE IN!

- ❑ Celebrate becoming a homeowner
- ❑ Set up utilities, change address, and unpack!

🔑 Need help getting started or have questions?
I'd be happy to guide you step-by-step.
👉 [AskTonyB.com](https://asktonyb.com)