Georgia First-Time Homebuyer Checklist

A practical guide for getting from pre-approval to closing.

1. Get Financially Ready

- ☐ Review your income, monthly expenses, and comfort-zone payment.
- ☐ Check your credit and correct any errors.
- ☐ Avoid new debt, large purchases, or job changes before closing.
- ☐ Save for down payment, earnest money, closing costs, inspections, moving, and reserves.
- ☐ Budget for principal, interest, taxes, insurance, HOA dues, and mortgage insurance if applicable.

2. Gather Loan Documents

- ☐ Photo ID and Social Security information.
- ☐ Recent pay stubs, W-2s, and tax returns if required.
- ☐ Bank and asset statements.
- ☐ Documentation for gift funds, bonuses, commissions, or self-employment income.
- ☐ Any documents related to monthly debts or support obligations

3. Explore Buyer Programs

- ☐ Ask your lender about Georgia Dream eligibility.
- ☐ Ask about FHA, Conventional, VA, and USDA options.
- ☐ Review local assistance programs or employer benefits.
- ☐ Understand how much cash you will still need at closing.

4. Get Pre-Approved

- ☐ Compare 2 to 3 lenders.
- ☐ Review interest rate, APR, lender fees, and monthly payment.
- ☐ Confirm estimated cash to close.
- ☐ Get a written pre-approval letter.
- ☐ Set your personal maximum budget before shopping

5. Build Your Search Plan

- ☐ List must-haves, strong preferences, and nice-to-haves.
- ☐ Choose target areas based on commute, lifestyle, and budget.
- ☐ Research taxes, HOA fees, flood risk, utilities, and neighborhood conditions.
- ☐ View homes with both resale value and daily livability in mind.

6. Before Making an Offer

- ☐ Review comparable sales and current competition.
- ☐ Read seller disclosures when available.
- ☐ Decide your offer strategy, earnest money, and closing timeline.
- ☐ Understand what personal property is included.
- ☐ Know your walk-away price.

7. Under Contract in Georgia

- ☐ Track your due diligence deadline carefully.
- ☐ Deposit earnest money on time.
- ☐ Send the contract to your lender immediately.
- ☐ Calendar financing, appraisal, and closing deadlines.
- ☐ Order homeowners insurance quotes early.

8. Inspections and HOA Review

- ☐ Schedule a general home inspection quickly.
- ☐ Consider termite, roof, HVAC, plumbing, electrical, sewer/septic, or radon inspections if needed.
- ☐ Focus repair requests on safety, major systems, and water intrusion issues.
- ☐ If buying in an HOA or condo community, review dues, reserves, restrictions, and any special assessments.

9. Loan, Appraisal, and Closing Prep

- ☐ Respond quickly to lender and underwriting requests.
- ☐ Do not open new credit or move money without documentation.
- ☐ Review the appraisal results.
- ☐ Verify wire instructions directly with the closing attorney to avoid fraud.
- ☐ Review your Closing Disclosure before closing day.

10. Final Walkthrough and After Closing

- ☐ Complete a final walkthrough to confirm condition and agreed repairs.
- ☐ Bring ID and certified or wired funds as instructed.
- ☐ After closing, change locks, transfer utilities, and store documents safely.
- ☐ Apply for your county homestead exemption if eligible.
- ☐ Start a maintenance and repair fund for your new home.



Key Reminders

- Pre-approval shows what you may borrow; your budget shows what you should spend.
- Never wire funds without verifying instructions independently.
- Deadlines matter, especially due diligence and financing dates.

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