Your homebuying roadmap

Bring this checklist to your first buyer consultation. Work from a comfortable payment, clear cash plan and property-specific information.

1. Plan the payment and the cash

[ ] Choose a comfortable total monthly housing budget, including taxes, insurance, mortgage insurance, HOA and CDD where applicable.

[ ] Plan for down payment, closing costs, prepaid items, escrow, inspections, reserves and moving costs. Count assessments only once.

[ ] Review permissible credits, gifts and assistance before relying on them.

2. Prepare for preapproval

[ ] Discuss income, employment, credit, savings and the intended purchase timeline.

[ ] Provide requested income and asset documents through the secure application portal.

[ ] Ask what was reviewed, what conditions remain and when the preapproval should be updated.

3. Review the actual property

[ ] Update taxes and insurance for the buyer and the exact property; do not rely only on the seller's current bill.

[ ] Confirm HOA/CDD costs and obtain condo or builder documents when relevant.

[ ] Coordinate inspection, financing and insurance deadlines with your real estate team.

4. Protect the path to closing

[ ] Discuss employment changes, new debt, large purchases and fund transfers with your mortgage team.

[ ] Respond to underwriting requests and review the final payment and cash needed.

[ ] Independently verify wiring instructions with a trusted, previously verified closing contact.

My next step: _____

Target timeline: _____ Questions for RFG: _____

Read the full guide: therfg.com/first-time-homebuyer/

Educational planning only. Not a quote, approval or commitment to lend. Verify current program and lender requirements for the specific borrower, property and transaction. Equal Housing Opportunity.