

■ FIRST-TIME HOMEBUYER CHECKLIST

Your Step-by-Step Roadmap to Buying a Home in Utah

STEP 1 — GET FINANCIALLY READY

- Check & improve your credit score (aim 620+)
- Save for down payment (3%–20%)
- Calculate your monthly budget
- Gather pay stubs, tax returns (2 yrs), bank statements
- Avoid new debt or large purchases

STEP 2 — GET PRE-APPROVED

- Research mortgage lenders & compare rates
- Apply for pre-approval letter
- Understand loan types (FHA, VA, Conventional)
- Know your max purchase price
- Lock in your interest rate when ready

STEP 3 — FIND YOUR HOME

- Define must-haves vs. nice-to-haves
- Research neighborhoods & school districts
- Set up MLS alerts at DrHaws.Homes
- Attend open houses & private showings
- Consider future resale value

STEP 4 — MAKE AN OFFER

- Review comparable sales (comps) with Dr. Haws
- Decide on offer price & earnest money
- Include contingencies (inspection, financing, appraisal)
- Submit written offer
- Negotiate counter-offers if needed

STEP 5 — UNDER CONTRACT

- Pay earnest money deposit
- Schedule home inspection within deadline
- Review inspection report with Dr. Haws
- Request repairs or price reduction if needed
- Order appraisal through your lender

STEP 6 — FINAL LOAN APPROVAL

- Respond quickly to lender document requests
- Do NOT change jobs or open new credit
- Review Loan Estimate vs. Closing Disclosure
- Confirm closing costs (typically 2%–5%)
- Wire funds or bring cashier's check to closing

STEP 7 — CLOSING DAY

- Do a final walk-through of the property
- Bring valid government-issued photo ID
- Sign all closing documents
- Receive your keys — you're a homeowner! ■
- Change locks & update your address

BONUS — AFTER CLOSING

- Set up homeowner's insurance
- Schedule utility transfers
- Create a home maintenance calendar
- Save all closing documents securely
- Leave Dr. Haws a Google review ■■■■■■