

1. Figure out how much home you can afford

- Check your credit score
- [Calculate your debt-to-income ratio](#)
- Consolidate down payment funds
- [Try using our Affordability Calculator](#)
- Start thinking about [financing options](#)
- [Get pre-approved for a loan](#)
- Avoid credit pulls and job changes

2. Start the fun part: house hunting

- List your must-haves and dealbreakers
- Research your favorite neighborhoods
- Look at your preferred [school districts](#)
- Evaluate your transit needs
- Try doing a dry run of your commute
- Check out pre-market listings
- Cruise the open house circuit
- Run the faucets to test the plumbing
- Ensure there are no electrical issues
- Open and close all windows and doors
- Give the garage door a test run
- See that everything's in working order

3. Assemble an all-star team to help guide you through the process

- [Find the perfect real estate agent](#)
- Recruit an attorney to help out
- Get an [inspector](#) for due diligence
- Find an insurance agent

4. Gather your mortgage documents to speed things along

- Get 2 years of personal tax returns
- If you're a business owner, include 2 years of business tax returns, K-1 statements if you own an S-corp, and your profit & loss statements
- Get at least 2 years of W-2s or 1099s
- Get 2 months of bank statements
- Get proof of alimony or child support payments (if applicable)
- Have your pre-approval letter from Better Mortgage on hand
- If you earn a fixed income, prepare to share your pension award letters, Social Security, and/or disability income
- If part of your income is from restricted stock units ([RSUs](#)), locate your written verification of employment (WVOE) from your employer and your vesting schedule

5. Make it official with the seller of the home

- [Make an offer](#), put down a deposit, and sign your purchase agreement
- [Get loan estimates](#) from your prospective mortgage lenders
- Use points and credits to adjust your rate and/or down payment
- Choose a loan and lock your rate
- Get appraised and inspected
- Negotiate any necessary repairs
- Upload your documentation, and be prepared to answer any requests from your lender in a timely manner

6. Close on your dream home

- Get a settlement agent to help with title insurance and closing
- Get homeowners insurance
- Schedule your closing with your settlement agent
- Pick up your keys
- Sign and notarize all county and state required documents
- Record your purchase with the county
- Make sure to do a final walkthrough
- Pick out your movers
- Fit your home with a security system