

BUYER CHECKLIST

A guide for Kentucky homebuyers



STAY ORGANIZED FROM PRE-APPROVAL TO CLOSING

WHAT IS A BUYER CHECKLIST?

Buying a home involves several important steps. This checklist is designed to help you stay organized, prepared, and confident throughout the process—from your first conversation with a lender to the day you receive your keys.

At a glance



Stay organized



Know what
comes next



Buy with
confidence

BUYER CHECKLIST

Your step-by-step homebuying guide

HOMEBUYING CHECKLIST

- ☐ 1. Check your credit and review your finances.
- ☐ 2. Determine your budget.
- ☐ 3. Get pre-approved for a mortgage.
- ☐ 4. Choose a trusted real estate agent.
- ☐ 5. Start touring homes.
- ☐ 6. Make an offer.
- ☐ 7. Schedule the home inspection.
- ☐ 8. Finalize your loan approval.
- ☐ 9. Complete the final walkthrough.
- ☐ 10. Close on your new home.
- ☐ 11. Get the keys and celebrate!

HELPFUL REMINDERS

- Keep financial documents organized.
- Avoid opening new credit accounts before closing.
- Stay in communication with your lender and REALTOR®.



For educational purposes only. Loan programs and qualification requirements may vary.
Please consult a qualified lender for current information.