



HOMEOWNERSHIP AND LIFE TOGETHER

Before the Keys

First Home Readiness Checklist

Align your goals, organize what a lender may request, and prepare questions for your homebuying team.

THE SHARED PICTURE

WHY HOMEOWNERSHIP MATTERS TO US

WHEN WE HOPE TO BEGIN LOOKING

HOW LONG WE EXPECT TO REMAIN IN THE HOME

WHAT WOULD MAKE THE TIMING FEEL RIGHT

READINESS SCAN

FINANCES

- ☐ Review income and recurring obligations.
- ☐ Define a comfortable monthly housing amount.
- ☐ Review credit reports for accuracy.

SAVINGS AND COSTS

- ☐ Save toward a down payment.
- ☐ Plan for closing and moving costs.
- ☐ Prepare for repairs, maintenance, and emergencies.

TIMING AND RESPONSIBILITY

- ☐ Assess work and moving plans.
- ☐ Agree how home expenses will be managed.
- ☐ Identify a lender and real estate professional.

PREPARE THE APPLICATION FILE

Ask your lender which documents apply.

- | | |
|---|--|
| ☐ Government-issued identification | ☐ Information about current debts |
| ☐ Income or employment records | ☐ Tax forms or returns, if requested |
| ☐ Bank and investment statements | ☐ Other funds or income records, if requested |

CONVERSATION BEFORE THE SEARCH

What would make us pause the process?

Which expenses or priorities do we want to protect?

How will we resolve differences about a property?

General reference: Consumer Financial Protection Bureau, Preparing to shop for your mortgage.

The Search Brief

Define the search before listings begin shaping the conversation.

MUST HAVE	WOULD LIKE	FLEXIBLE

LOCATION LENS

- | | |
|---|--|
| ☐ Commute and transportation | ☐ Home type and maintenance needs |
| ☐ Access to services and amenities | ☐ Space for work, family, or guests |
| ☐ Property taxes, fees, or association costs | ☐ Plans that may change over time |

QUESTIONS FOR YOUR TEAM

FOR THE LENDER

Which loan options should we compare?

What may be included in the monthly payment and cash to close?

How long is the preapproval current, and what changes should we report?

FOR THE REAL ESTATE PROFESSIONAL

How will you help us define a realistic search?

What should we know before making an offer?

How will disclosures, inspections, and communication be handled?

OUR IMMEDIATE NEXT STEP

When you are ready to take the next step

Path2Home can connect you with a trusted, top-producing real estate professional who can help you move forward with clarity and confidence.