

# First-Time Buyer Checklist

## Before You Start Looking at Homes

### ☐ **Talk with a lender first**

Get pre-approved, not just pre-qualified. This tells you what you can truly afford and strengthens your offer.

### ☐ **Understand your monthly comfort zone**

Your payment includes more than the loan. Ask about taxes, insurance, and HOA dues if applicable.

### ☐ **Choose a real estate professional early**

In Alabama, who represents you matters. Having your own agent means someone is looking out for your interests.

### ☐ **Know this word: Caveat Emptor**

It means “buyer beware.” In Alabama, buyers are responsible for doing their due diligence. This is why guidance and inspections matter.

### ☐ **Make a short list of must-haves vs nice-to-haves**

Focus on what truly fits your life right now. You don't need your forever home on day one.

## When You're Touring Homes

### ☐ **Look past paint and décor**

Cosmetics can change. Pay attention to layout, location, and condition.

### ☐ **Ask questions, even if they feel basic**

How old is the roof? HVAC? Water heater? You're not being picky. You're being wise.

### ☐ **Pay attention to the neighborhood**

Visit at different times of day. Listen. Look. Trust your instincts.

### ☐ **Don't assume anything is included**

Appliances, curtains, and even refrigerators may not stay unless written into the contract.

## Before You Make an Offer

### ☐ **Review the numbers carefully**

Price, closing costs, earnest money, and timelines should all make sense to you.

### ☐ **Understand the contract before signing**

Ask questions. There are no bonus points for rushing.

### ☐ **Know your contingencies**

Inspections, financing, and appraisal protections are important, especially for first-time buyers.

### ☐ **Lean on your agent's experience**

Strategy matters more than emotion at this stage.

## After Your Offer Is Accepted

### □ Schedule inspections quickly

This is one of the most important steps under the caveat emptor principle. Inspections protect you.

### □ Attend the inspection if possible

Seeing the issues in person helps you better understand the home.

### □ Review the inspection report calmly

No house is perfect. Focus on safety, structure, and big systems.

### □ Negotiate repairs or credits if needed

This is normal. It's part of the process, not a sign that something went wrong.

### □ Stay in close contact with your lender

Documents will be requested. Responding quickly keeps things moving.

## As You Head Toward Closing

### □ Review the appraisal

This confirms the home's value supports the price.

### □ Avoid major financial changes

No new credit cards, cars, or big purchases before closing.

### □ Read your closing disclosure

Ask questions until everything makes sense.

### □ Schedule utilities and plan your move

Taking small planning steps now reduces stress later.

## After Closing Day

### □ Change locks and garage codes

It's a simple first step to peace of mind.

### □ File your homestead exemption (if applicable)

This can lower your property taxes.

### □ Keep your documents in a safe place

Closing paperwork matters long after move-in day.

### □ Give yourself grace

Every first-time buyer learns as they go. You're doing better than you think.

## A Final Word for First-Time Buyers

Buying a home in Alabama doesn't require you to know everything. It requires you to ask questions, follow a process, and have the right guide.

Caveat emptor is not meant to scare you. It's simply a reminder that knowledge and preparation matter. With the right support, this process can feel clear, calm, and even exciting.

And remember: With Today's Home, it's always more than just a house.

**Faith doesn't mean rushing ahead without understanding. It means preparing with wisdom and trusting God with each step. When you take time to ask questions, seek counsel, and follow a clear process, you honor both your future and the resources God has entrusted to you.**

*"Commit your work to the Lord, and your plans will be established." — Proverbs 16:3*