

Home Buying Checklist

Your Step-by-Step Guide to Buying a Home in North Texas

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Buying a home is a big step. This checklist is designed to keep you organized and confident throughout the process. I'm here if you have questions along the way.

Phase 1: Get Ready

- ☐ Decide your must-haves vs. nice-to-haves (bedrooms, schools, commute, yard, new construction vs. resale)
- ☐ Set a realistic budget (include taxes, insurance, HOA, and maintenance)
- ☐ Get pre-approved with a trusted local lender
- ☐ Review your credit and gather financial documents
- ☐ Schedule a no-pressure consultation with your realtor — this is one of the best moves you can make, and we're here to help you every step of the way

Phase 2: Search & Tour

- ☐ Define your target areas (Prosper, McKinney, Aubrey, Little Elm, Plano, Frisco, etc.)
- ☐ Set up personalized property alerts
- ☐ Tour homes with your realtor
- ☐ Take notes and photos of each property
- ☐ Research schools, commute times, and neighborhood amenities

Phase 3: Make an Offer

- ☐ Review recent comparable sales with your realtor
- ☐ Decide on offer price, earnest money, and option period length
- ☐ Submit a strong, clean offer
- ☐ Negotiate terms if needed
- ☐ Execute the contract once accepted
- ☐ Understand your estimated monthly payment (principal, interest, taxes, insurance, HOA)

Phase 4: Due Diligence (Option Period)

- ☐ Schedule a professional home inspection
- ☐ Review inspection report carefully

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- ☐ Negotiate repairs or credits if needed
- ☐ Order appraisal (usually handled by the lender)
- ☐ Review HOA documents (if applicable)
- ☐ Confirm insurance quotes
- ☐ Save important documents (closing packet, warranties, inspection report)
- ☐ Introduce yourself to neighbors / join community groups if desired

Phase 5: Final Steps to Closing

- ☐ Clear any loan conditions
- ☐ Complete final walk-through
- ☐ Review closing disclosure
- ☐ Arrange wire or cashier's check for closing funds
- ☐ Attend closing and receive keys

Phase 6: After Closing

- ☐ Change utilities into your name
- ☐ Update address with USPS, banks, and important accounts
- ☐ Schedule any needed repairs or improvements
- ☐ Keep your realtor's number for future questions and referrals

Remember:

You don't have to do this alone. I'm here to guide you through every step with clear communication and no pressure.

Notes: _____

Questions?

Text or call Alan at 808-729-0963 or email texas@koenigre.com