

# To-Do List for First-Time Buyer

1.

## SAVE

Down payment  
Closing costs  
Insurance & taxes  
Utility costs



7.

## Visit Homes

Compare homes  
Take notes

2.

## IMPROVE CREDIT SCORE

Stay current on bills  
No major purchases  
Don't cancel any credit cards  
Higher credit score = lower interest rate

8.

## Narrow Choices

Visit neighborhood during day and night  
Gauge traffic  
Travel time  
Resale value



3.

## CALCULATE what we can afford

<https://www.rbcroyalbank.com/mortgages/tools/mortgage-affordability-calculator/index.html>



9.

## Make an OFFER

Time is of the essence  
Proposed amount  
List of chattels  
Appropriate conditions & clauses  
Closing date

4.

## Mortgage PRE-APPROVE

Shop for the best deal



10.

## Home Inspection

Attend, observe and ask questions

5.

## DECIDE what we want in a home!

Checklist



11.

## Final walk-through

Test light switches, sockets  
Test faucets, drains, toilets  
Test chattels  
Look for damage since last visit

6.

## Choose a REALTOR

Meet with your Realtor and  
discuss your checklist

12.

## MOVE IN!

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