

## **First Time Home Buyers (printable) Check List**

- 1). Decide on How Much you Want to Spend** - most lenders suggest that you spend no more than 28% of your monthly income on a mortgage.
- 2). Check Your Credit score** (<http://www.freecreditreport.com>).
- 3). Shop for a good Lender** - or call Kevin Pepperall to help you find one.
- 4). Obtain a loan Pre-approval** – “Pre-approval” means that you have met with a loan officer, your credit files have been reviewed and the loan officer believes you can readily qualify for a given loan amount with one or more specific mortgage programs. Based on this information, the lender will provide a **pre-approval letter**, which shows your borrowing power.
- 5). Hire a Reputable Full Time Realtor®** - Look for a professional Realtor® i.e. (Kevin Pepperall with RE/MAX) can help you negotiate the ins-and-outs of buying **your Jacksonville Florida area home?**
- 6). Are there CDD Fees?** A CDD fee is a Community Development District fee imposed by the developer of a neighborhood or subdivision to finance the cost of amenities in a neighborhood.
- 7). Preview Homes** – Pictures do not tell the whole story you must go and see for yourself.
- 8). Make an Offer** – Be informed ask your realtor to provide you comps (CMA)
- 9). Order a Home Inspection** – even if everything looks good on the surface
- 10). Acquire Home insurance**
- 11). Schedule Utilities to be turned on in your name:**
  - Electricity
  - Water and sewer
  - Natural gas
  - Telephone
  - Cable or satellite TV
  - Internet
  - Trash collection
  - Security/alarm systems