

FREE GUIDE FROM DOORLINE

Home Buyer Checklist

A step-by-step checklist from saving for a down payment to closing day - so nothing catches you by surprise.



Learn how buying and selling really work with open eyes - then get matched, free, with a licensed local real-estate agent. You compare agents and choose who to work with.

Before you start shopping

- Check your credit and fix any errors.
- Save for a down payment and closing costs.
- Gather income, tax, and ID documents (ITIN buyers can use an ITIN with many lenders).
- Talk to a licensed lender and get pre-approved.

Typical cash you'll need

What it is	Who pays	Typical range
Down payment	Buyer	3% - 20% of price
Closing costs	Buyer	2% - 5% of price

Reserves / moving

Buyer

Varies



Finding the right home

- 1 Get matched, free, with a licensed local agent.
- 2 Make a list of must-haves vs. nice-to-haves.
- 3 Tour homes and compare honestly on price and condition.
- 4 Look at lawful, factual neighborhood data (commute, price, public school info).

Making an offer and closing

- 1 Make an offer with your agent, including contingencies.
- 2 Get a home inspection and review the report.
- 3 Keep your finances steady until closing.
- 4 Confirm wiring details by phone before sending any money.
- 5 Review every document and confirm fees in writing before you sign.



Your rights

- You are protected by the Fair Housing Act.
- No one may steer you toward or away from a home or area by a protected class.
- You choose your agent, your lender, and your home.





Important

DoorLine is a free matching service, not a real-estate brokerage, agent, lender, attorney, or tax advisor, and does not list, buy, sell, appraise, or finance homes, or give real-estate, legal, mortgage, financial, or tax advice. Cost, commission, and closing-cost figures are typical ranges and estimates, not quotes or guarantees; your real numbers depend on the home, the price, your location, your loan, and your agreement with your agent. DoorLine follows the Fair Housing Act and never steers anyone by a protected class. Always work with a licensed real-estate agent (and where needed a licensed lender or attorney), verify any license yourself, and read and confirm every agreement and fee in writing before you sign.