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First-Time Home Buyer Checklist

Pennsylvania Edition

A practical checklist to pair with the First-Time Buyer Roadmap on RealEstateResources.org. Items a
prompts — not legal requirements for every transaction.

GET READY

- [ ] Draft a monthly housing budget (including taxes and insurance)
- [ ] Review credit reports and note items to clarify
- [ ] List current monthly debts
- [ ] Estimate savings for down payment, closing costs, and reserves
- [ ] Talk with a lender about preapproval options
- [ ] Decide how much cash you want available after closing

SEARCH

- [ ] Write must-haves vs. nice-to-haves
- [ ] Shortlist municipalities / townships to research
- [ ] Compare property tax context for target areas
- [ ] Confirm school assignment tools if that matters to you
- [ ] Note HOA / condo document review needs
- [ ] Map commute and transit options (no assumed travel times)
- [ ] Ask how water, sewer, and utilities are provided

OFFER

- [ ] Discuss price strategy with your agent
- [ ] Understand earnest money / deposits
- [ ] Review inspection and other contingencies
- [ ] Align on a realistic settlement date

UNDER CONTRACT

- [ ] Schedule home inspection and review findings
- [ ] Return lender document requests promptly
- [ ] Track appraisal timing
- [ ] Monitor title / settlement communication
- [ ] Shop homeowners insurance early
- [ ] Complete the final walkthrough

CLOSING

- [ ] Confirm cash-to-close and wiring instructions by a known number
- [ ] Bring required identification
- [ ] Review Closing Disclosure before signing
- [ ] Schedule utility transfers for possession day
- [ ] Collect keys and document possession timing

Not legal, tax, or lending advice. Pair with lender estimates and the Pennsylvania closing-costs guide.