BUYER RESOURCES

# Buyer's Prep Checklist

A step-by-step guide to get ready for a home purchase, timed to the San Antonio buying process.

This checklist follows the same five-phase timeline as the full Buying Roadmap in the Education & Resources hub — Get Pre-Approved, Find Your Home, Make an Offer, Under Contract, and After Closing. Timeframes are typical for the San Antonio area; your lender and agent will tailor the plan to your specific loan program and timeline.

## Lay the Groundwork

**3–6 MONTHS BEFORE YOU WANT TO BUY**

- [ ] **Pull your credit reports**
  Check your score and dispute any errors or old collections before you apply for financing.
- [ ] **Avoid new credit and big purchases**
  No new credit cards, car loans, or furniture financing between now and closing — lenders re-check before closing.
- [ ] **Start saving for your down payment and closing costs**
  Budget roughly 2–5% of the purchase price for closing costs on top of your down payment.
- [ ] **Track your income and expenses**
  A steady, well-documented financial picture makes underwriting smoother.
- [ ] **Research neighborhoods**
  Commute times, school zones, and property tax rates vary block to block in the San Antonio metro — the Neighborhoods Map can help.

## Get Pre-Approved

**1–4 WEEKS BEFORE YOU START TOURING**

- [ ] **Choose a lender and get pre-approved**
  Not just pre-qualified — a real pre-approval is based on verified income, assets, and credit.
- [ ] **Gather your documents**
  Two years of tax returns and W-2s, 30 days of pay stubs (or your LES if you're military), two months of bank statements, and photo ID.
- [ ] **Compare loan programs**
  Conventional, FHA, VA, USDA — see the Lending & Loan Education tab for a plain-English breakdown of each.
- [ ] **Get your pre-approval letter in hand**
  Many sellers won't accept an offer without one, especially in a competitive listing.

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- [ ] **Choose a buyer's agent**
  Representing your interests typically costs you nothing extra in a Texas transaction.

## Find Your Home

2 WEEKS TO 3 MONTHS

- [ ] **Set your must-haves vs. nice-to-haves**
  Bedrooms, layout, yard, garage, commute — agree on the non-negotiables before you tour.
- [ ] **Tour homes and take notes**
  Photos and quick notes after each showing keep finalists from blurring together.
- [ ] **Dig into your finalists**
  Property tax rate, HOA dues and restrictions, flood zone, and days on market.
- [ ] **Drive the neighborhood at different times**
  Morning traffic, evening noise, weekend feel — before you fall in love with a house.
- [ ] **Stay pre-approved while you search**
  No new credit, job changes, or large deposits until after you close.

## Making an Offer

1–5 DAYS

- [ ] **Structure the offer with your agent**
  Price, option fee, option period length, earnest money, closing date, and any seller concessions.
- [ ] **Have your option fee and earnest money ready to move**
  You'll have three days from the effective date to deliver funds to the title company.
- [ ] **Decide your inspection and appraisal strategy**
  Your agent can walk you through the trade-offs for your specific offer.
- [ ] **Don't waive your option period to win a bidding war**
  It's your right to inspect and walk away — rarely worth giving up.

## Under Contract

30–45 DAYS — UNDER CONTRACT TO CLOSING



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- [ ] **Deliver funds within 3 days**
  Option fee and earnest money to the title company — the most common self-inflicted deal-killer is missing this window.
- [ ] **Schedule your home inspection**
  During the option period, often 3–10 days — negotiate any repair requests promptly.
- [ ] **Order or review the survey; schedule your appraisal**
  Your lender will typically order the appraisal directly.
- [ ] **Shop and bind homeowner's insurance**
  Have a policy in place before closing — your lender will require proof.
- [ ] **Don't touch your credit**
  No new credit, job changes, or large unexplained deposits — any of these can derail your loan days before closing.
- [ ] **Schedule your final walkthrough**
  24–48 hours before closing, to confirm the home's condition and any agreed repairs.
- [ ] **Set up utilities to start the day you take possession**
  Electric, water, gas, and internet — the Post-Closing Checklist Generator can help identify who to call.

## Closing Day

CLOSING DAY

- [ ] **Bring photo ID and any funds due at closing**
  Typically by wire or cashier's check, per your title company's instructions — confirm the exact method in advance.
- [ ] **Review your Closing Disclosure**
  Compare it against your last Loan Estimate before you sign anything.
- [ ] **Get your keys, remotes, and manuals**
  Garage remotes, mailbox keys, and any appliance or warranty manuals from the seller.

## Settle In

FIRST 30–90 DAYS AFTER CLOSING

- [ ] **File your homestead exemption**
  Texas ties this to specific deadlines with your county appraisal district — don't let it slip.



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- [ ] **Change your address**
  USPS, bank, employer, and insurance, at minimum.
- [ ] **Update your driver's license and vehicle registration**
  Required within 30 days if you moved to Texas from out of state.
- [ ] **Run the Post-Closing Checklist Generator**
  In this Tools tab — enter your new address for a personalized checklist of utilities, county offices, and next steps.



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