Build your plan

Check items as you complete them. Mark an item only when it applies to your loan.

- [ ] **Set a comfortable monthly housing budget.**
  Include principal, interest, property taxes, insurance, HOA dues and mortgage insurance when applicable. Leave room for maintenance and other goals.

- [ ] **Plan your cash to close and reserves.**
  Separate down payment, closing costs, moving expenses and an emergency cushion. Do not assume an assistance program is available until confirmed.

- [ ] **Review your credit and existing debts.**
  Check reports for errors and discuss any large purchases, new accounts or debt changes with your mortgage advisor.

- [ ] **Choose your location and timeline.**
  Consider commute, property type, occupancy plans, lease dates and how long you expect to own the home.

- [ ] **Compare financing paths.**
  Review conventional, FHA, VA, USDA, jumbo and assistance options that may fit. A program description is not an eligibility determination.

Aaron Clowes | NMLS #200900 | CA-DFPI200900
Talk/Text: (916) 823-9276 | hello@aaronclowes.com

Prepare for preapproval

Check items as you complete them. Mark an item only when it applies to your loan.

- [ ] **Gather the income documents your lender requests.**

  Examples include pay stubs, W-2s, tax returns, business records or benefit statements. Requirements depend on how you earn income.

- [ ] **Gather asset and down payment records.**

  Document funds and explain transfers or deposits as requested. Ask about gift requirements before moving gift funds.

- [ ] **Use a verified secure application and upload channel.**

  Keep Social Security numbers, account numbers and financial documents out of email, website notes and this checklist.

- [ ] **Review the preapproval terms and conditions.**

  Confirm the price range, loan structure, expiration and outstanding conditions. Preapproval is not final approval.

- [ ] **Coordinate with your real estate agent.**

  Share the financing timeline and offer requirements. Discuss local taxes, insurance availability and property-specific concerns early.

Aaron Clowes | NMLS #200900 | CA-DFPI200900
Talk/Text: (916) 823-9276 | hello@aaronclowes.com

Make an informed offer

Check items as you complete them. Mark an item only when it applies to your loan.

- [ ] **Compare written Loan Estimates.**

  Where available, compare the same loan amount, term, lock period and date. Review points, lender credits, fees, payment and cash to close.

- [ ] **Review offer terms and deadlines.**

  Understand earnest money, financing and appraisal contingencies, inspection dates and the closing schedule with your agent.

- [ ] **Arrange inspections and review findings.**

  An appraisal is not a home inspection. Discuss repairs, specialist reviews and any safety or insurability concerns.

- [ ] **Obtain an actual insurance quote.**

  Confirm availability, deductibles, coverage and premium for this property. Ask about flood or other additional coverage if relevant.

- [ ] **Review the property and association documents.**

  Understand HOA dues, assessments, title items, taxes and any required property or condominium review.

Aaron Clowes | NMLS #200900 | CA-DFPI200900
Talk/Text: (916) 823-9276 | hello@aaronclowes.com

Move through underwriting

Check items as you complete them. Mark an item only when it applies to your loan.

- [ ] **Respond to lender requests promptly.**

  Send requested information through the secure channel. Keep copies and ask why an unfamiliar item is needed.

- [ ] **Keep finances stable and report changes.**

  Tell your lender about employment changes, new credit, large purchases or unusual deposits before taking action.

- [ ] **Understand your rate lock.**

  Confirm whether it is locked, the expiration, any extension cost and what happens if closing changes.

- [ ] **Review appraisal and remaining conditions.**

  Ask about the result and any value or repair issues. Confirm what remains before final approval.

- [ ] **Confirm final funds and delivery instructions.**

  Independently call a trusted, previously verified number to confirm wire instructions. Never rely on emailed changes alone.

Aaron Clowes | NMLS #200900 | CA-DFPI200900
Talk/Text: (916) 823-9276 | hello@aaronclowes.com

Close and settle in

Check items as you complete them. Mark an item only when it applies to your loan.

- [ ] **Review the Closing Disclosure in time.**

  For most closed-end mortgages, you must receive it at least three business days before closing. Compare it with your Loan Estimate and resolve unexpected changes.

- [ ] **Complete your final walkthrough.**

  Check agreed repairs and property condition with your agent. Confirm utilities and possession arrangements.

- [ ] **Understand the documents before signing.**

  Ask about anything unclear, confirm the payment and cash to close, and retain signed copies.

- [ ] **Confirm funding, recording and possession.**

  Signing does not always mean the loan has funded or the keys can be released. Follow the instructions from your closing team.

- [ ] **Set up your first payment and ongoing records.**

  Verify the servicer and due date, keep the Closing Disclosure, monitor tax and insurance payments, and maintain your home budget.

Aaron Clowes | NMLS #200900 | CA-DFPI200900
Talk/Text: (916) 823-9276 | hello@aaronclowes.com