

# First-Time Homebuyer Checklist



## Phase 1:

### Before You Start Your Search

- Figure out how much home you can afford
- Save for a down payment
- Seek pre-approval for a mortgage
- Decide what home attributes you need most



## Phase 2:

### Let the Search Begin!

- Research homes in your price range
- Find a real estate agent
- Tour a variety of homes



## Phase 3:

### Make and Close the Deal

- Make an offer
- Have the future home inspected
- Finalize the mortgage loan
- Get the home appraised
- Finalize negotiations
- Close the sale

Make sure your **new home is protected** with homeowners insurance.

Visit [travelers.com/home-insurance](https://travelers.com/home-insurance) or talk to your local independent agent.