



Your Complete Homebuyer Checklist

Lyon House | Real Estate • Mortgage • Legacy

Buying a home is one of life's biggest milestones. This simple checklist keeps you organized and confident from start to keys.

1 Get Financially Prepared

Credit & Debt

- Review your credit score and history
- Pay down revolving debts if possible
- Avoid major purchases before applying

Documentation

- Gather 2 months of bank statements
- Collect recent pay stubs and W-2s
- Keep funds seasoned in your account (no large recent transfers)



Pro Tip: Don't open new credit lines or finance a car until your loan has closed.

2 Get Pre-Approved

- Complete a mortgage pre-approval with a licensed broker
- Review loan options (Conventional, FHA, VA, Non-QM, Jumbo)
- Determine your purchase budget and monthly comfort zone
- Receive a pre-approval letter to include with offers



🦁 At Lyon House, we can handle your pre-approval and real estate search together — simplifying the process and saving you time.

3 Define Your Home Goals



Location

Choose your ideal location, school district, or commute range



Property Type

Decide between single-family, condo, or multi-unit



Priorities

Create your "must-have" and "nice-to-have" list



Costs

Understand property taxes, HOA dues, and local costs

💬 We'll help you balance budget with lifestyle so you don't just buy a home — you buy the right one.



4 Begin the Search



Tour homes with your Realtor®



Watch for new listings daily



Compare estimated payments for each property



Stay flexible and move quickly when the right home appears

 We combine local market insight with lender precision to position your offer strategically.

5 Make Your Offer

Offer Strategy

- Review recent comps and offer strategy
- Include your Lyon House pre-approval letter
- Discuss contingencies (inspection, loan, appraisal)
- Be ready to provide earnest money deposit



 Our dual role as Broker + Realtor® gives your offer an edge with sellers and listing agents.

6 Loan Processing & Appraisal



Documents

Provide requested documents promptly



Inspection

Schedule home inspection



Appraisal

Appraisal ordered by lender



Rate Lock

Lock in your interest rate



Review

Review Loan Estimate and disclosures

We keep communication clear and proactive to avoid surprises.

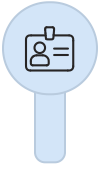
7 Closing the Deal



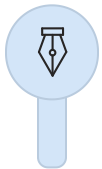
Receive "clear to close"



Schedule final walkthrough



Bring valid ID and closing funds



Sign closing documents



Receive your keys and welcome home!



Every Lyon House closing is handled with care — one house, every solution.

Bonus Tip: Stay Organized



Keep a folder (digital or printed) with:

- Pay stubs, W-2s, tax returns
- Bank and investment statements
- Purchase contract
- Inspection reports
- Insurance quote and contact info



The more organized you are, the smoother the process — and the faster you'll be celebrating in your new home.



Need Expert Guidance?

Let's simplify your home journey together. Whether you're just starting or ready to write an offer, Lyon House will guide you every step of the way.

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Ready to Start Your Home Journey?

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