FREE BUYER RESOURCE

First-Time Home Buyer Checklist

Northwest Ohio — Williams, Defiance, Fulton & Henry counties
From Dave Dempsey, Realtor & Auctioneer, The Carlin Co., Realty & Auctioneers

STEP 1 — BEFORE YOU LOOK AT HOMES

- [ ] **Get pre-approved, not just pre-qualified.** A lender reviews your income, credit, and debt and gives you a real number.
- [ ] **Veteran or active-duty?** Ask about a VA loan before anything else — 0% down and no PMI can change your whole plan.
- [ ] **Write down your must-haves vs. nice-to-haves.** Bedrooms, commute, school district, lot size — decide what's negotiable up front.
- [ ] **Estimate your monthly payment at a few price points.** Know your comfortable range before you fall in love with a number.

STEP 2 — BUDGETING

- [ ] **Budget 2–5% of the purchase price for closing costs.** Appraisal, title work, lender fees, prepaid taxes and insurance.
- [ ] **Set aside a cushion beyond the down payment.** Moving costs, immediate repairs, and new-home essentials add up fast.
- [ ] **Ask your lender for a written estimate early.** Don't let closing costs become a last-minute surprise.

STEP 3 — MAKING AN OFFER

- [ ] **Lean on local market knowledge, not just online estimates.** A local agent can tell you if a listing is priced to sell fast or has room to negotiate.
- [ ] **Understand contingencies before you waive any.** Inspection, financing, and appraisal contingencies protect you — know what each one does.
- [ ] **If it's rural or acreage, ask about well, septic, and land use.** These don't apply to in-town homes but matter a lot for rural property.

STEP 4 — INSPECTION TO CLOSING

- [ ] **Schedule your inspection promptly.** Common Northwest Ohio findings: aging roofs, older electrical panels, well/septic questions on rural properties.
- [ ] **Use inspection results to negotiate, not panic.** Repairs or credits are usually workable — an inspection finding rarely kills a good deal.
- [ ] **Lock your rate when you're ready.** Ask your lender how long the lock lasts and what happens if closing is delayed.
- [ ] **Do the final walkthrough 24–48 hours before closing.** Confirm the home's condition and that negotiated repairs were completed.

- [ ] **Bring ID and your funds in the form your title company requires.** Ask ahead of time — wire vs. certified check requirements vary.

Dave Dempsey — Realtor & Auctioneer NWO
(419) 799-0291 · davedempseyrealtor.com · The Carlin Co., Realty & Auctioneers