

From a first idea to a place of your own.

A practical starting point for your conversations with Carrie and your lender. Your contract and professional advice guide the details of your purchase.

0 of 9 steps complete

Progress is saved only in this browser. Nothing is sent to Carrie.

01 / Prepare for your search

- ☐ **Write down your priorities.** Separate must-haves from nice-to-haves. Think about space, location, commute, and timing.
- ☐ **Look at the complete budget.** Include your down payment, purchase costs, ongoing housing expenses, and a reserve for repairs.
- ☐ **Talk with a lender.** Ask about loan options, documents, and preapproval. Compare the terms and total costs of offers.

02 / Explore with intention

- ☐ **Talk through the process with Carrie.** Discuss representation, timing, your questions, and the places you want to explore.
- ☐ **Keep consistent tour notes.** Record the address, condition, layout, maintenance questions, and what you liked after each visit.
- ☐ **Check the property-specific details.** Ask about taxes, insurance, flood information, HOA documents, and any features that need professional review.

03 / Prepare for closing

- ☐ **Keep a calendar of agreed deadlines.** Work with your agent and lender on the contract, inspections, financing, and closing requirements.
- ☐ **Review the final documents and payment instructions.** Ask questions about the Closing Disclosure. Confirm wiring instructions by calling a known, independently verified number.
- ☐ **Plan the handover.** Coordinate the final walkthrough, utilities, keys, moving arrangements, and possession timing with your team.

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