THE SUN CITY AGENT

Before You Tour

El Paso Home Buyer Checklist

Use this worksheet to set your budget, compare lenders, and narrow down which homes are worth seeing.

Set your budget

- ☐ Set a monthly limit including principal, interest, taxes, insurance, mortgage insurance if applicable, and HOA dues. Leave room for utilities and repairs.
- ☐ Estimate cash for your down payment, closing costs, moving, and any deposits or inspections due before closing. Decide how much to keep in savings.
- ☐ Buying your first home? Ask your lender about down payment assistance, and compare programs available to El Paso buyers.

My monthly limit $_____ **Estimated monthly payment $**_____
Cash available $_____ **Savings to keep $**_____

Prepare your paperwork and shop lenders

- ☐ Gather recent pay stubs or income records, tax documents as requested, bank statements, and a list of debts. Check your credit reports.
- ☐ Ask about preapproval from at least three lenders. Compare the same loan type and down payment, and ask about rate, points, fees, monthly payment, and cash to close.
- ☐ Check with your lender before opening new credit or financing a major purchase.

Lenders to call _____

Set your search criteria

- ☐ Choose three must-haves and your deal-breakers. Test likely commutes and set a realistic move-in date around your lease, sale, or relocation.
- ☐ Discuss your agent's services, compensation, and any written agreement before private showings.

Must-haves _____ **Move-in target** _____

Check the address before you book a showing

- ☐ Search EPCAD for the exact address. Note the tax year, property ID, appraised value, and any exemptions shown. Ask your lender for a tax estimate for your purchase.
- ☐ Get an address-specific insurance quote when a home makes your shortlist. Confirm HOA dues or assessments separately, where applicable.

Address _____ **Property ID** _____

Look up an address · El Paso Central Appraisal District

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