



Brought to you by Idaho Housing and Finance Association

IdaMortgage Homebuyer's Checklist

Start smart by using our homebuyer's checklist:

- Complete *Finally Home!*® Homebuyer Education
- Select an IdaMortgage participating lender by visiting www.IdaMortgage.com
- Pre-qualify with your lender to find out how much home you can afford
- Make a list of what you are looking for in a home
- Select a REALTOR®
- Search for homes in your price range with your REALTOR®
- Choose a home and make an offer with your REALTOR®
- When you make an offer, be sure to ask for a home inspection and include a repair allowance that may be needed
- Upon offer acceptance, find the right homeowner's insurance company
- Complete the loan process by obtaining an IdaMortgage loan

Congratulations, you are now a homeowner. Enjoy your new home!