

Nest Ahead Home Buying Checklist

Your Step-by-Step Guide to Buying a Home in Katy, TX

Created by Jonathan McNabb, REALTOR® | Broker/Owner, Nest Ahead
Local Roots | Global Reach

This checklist walks you through the home buying process—from preparing your finances to moving into your new home. Use it as a working guide and check off each milestone along the way.

1. Prepare Your Finances

Task	Complete
Review your credit score.	■
Estimate your monthly budget.	■
Save for your down payment.	■
Save for closing costs.	■
Gather pay stubs, W-2s, tax returns, and bank statements.	■

2. Get Mortgage Ready

Task	Complete
Compare loan programs.	■
Speak with a trusted lender.	■
Get pre-approved.	■
Determine your comfortable monthly payment.	■
Ask about down payment assistance.	■

3. Find the Right REALTOR®

Task	Complete
Choose an experienced local REALTOR®.	■
Discuss your goals and timeline.	■
Identify preferred neighborhoods.	■
Set up home search alerts.	■

4. Start Your Home Search

Task	Complete
Tour homes.	■
Compare neighborhoods.	■
Review school zoning if important.	■
Evaluate commute times.	■
Visit at different times of day.	■

5. Make an Offer

Task	Complete
Review comparable sales.	■

Decide on an offer price.	■
Discuss contingencies.	■
Submit earnest money and option fee if applicable.	■

6. Under Contract

Task	Complete
Schedule inspections.	■
Negotiate repairs if needed.	■
Complete appraisal.	■
Finalize financing.	■
Review HOA documents.	■

7. Prepare for Closing

Task	Complete
Shop for homeowners insurance.	■
Schedule utilities.	■
Complete final walkthrough.	■
Review Closing Disclosure.	■
Bring required ID and funds to closing.	■

8. After Closing

Task	Complete
Change locks.	■
Update mailing address.	■
File homestead exemption when eligible.	■
Create a home maintenance schedule.	■
Celebrate your new home!	■

Helpful Resources

Katy Home Buyer Class:

<https://www.nestahead.com/katy-home-buyer-class>

Recommended Mortgage Lenders:

https://www.nestahead.com/lender_recommendations

Katy, TX Resource Center:

<https://www.nestahead.com/katy-tx-resource-center>

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