

Smart Homebuyer Checklist for Uncertain Times

- ☐ Save at least 2-3 months of mortgage payments and living expenses.
- ☐ Get pre-approved by a lender who offers flexibility.
- ☐ Check if your family can qualify only with one income
- ☐ Understand your monthly comfort zone – not just your max approval.
- ☐ Discuss contingency options with your real estate agent.
- ☐ Explore loan options with smaller down payments, just in case.
- ☐ Prepare for possible job transitions and know your financial backup plan.
- ☐ Focus on long-term value, not short-term market fear.
- ☐ Don't wait for the perfect moment – look for opportunity when others hesitate.