

# Your first-time homebuying checklist



Use the checklist below to stay organized during your homebuying journey. Explore the features of Chase MyHome<sup>®</sup>,<sup>1</sup> your go-to resource for homebuying assistance. Search for properties, access calculators and discover a variety of tools designed to assist you every step of the way. To get started, simply scan the QR code or visit [chase.com/HelpfulHomebuying](https://chase.com/HelpfulHomebuying).



## Plan ahead



### See how much you may be able to afford

Access our affordability calculator<sup>3</sup> and determine a potential price range based on your monthly income and loan terms. Plus, set aside some money for moving expenses and closing costs. Closing costs are typically 2% to 4% of your total purchase price.



### Get a conditional letter of approval

Visit [chase.com/HomebuyerAdvantage](https://chase.com/HomebuyerAdvantage) to find out more about Chase Homebuyer Advantage<sup>SM,4</sup> with Lock and Shop,<sup>5</sup> which lets you get a conditional letter of approval to show sellers you're a serious buyer and enables you to lock your rate.



### Explore loan options

Browse loans, including those with low down payment options.<sup>6</sup> Make sure to visit [chase.com/homebuyer-assistance](https://chase.com/homebuyer-assistance) to see if any homebuyer assistance programs or grants may be available to you.

## Shop for a home



### Pinpoint your favorite neighborhoods

Use the property search feature in Chase MyHome to check walkability, distance from schools, highways, etc.



### Find a real estate agent and start shopping

Use the Chase Agent Express<sup>7</sup> program to find a knowledgeable real estate agent who'll work with you and your Home Lending Advisor to help you buy a home. Plus, in select areas, once you've bought your home through a participating real estate agent, you may be eligible for up to \$5,000 (based on sale price) from HomeStory.



### Make your offer

Your real estate agent will help with this, too. Be prepared to negotiate the sales price and put down some good-faith money to show the seller that you're serious.

## Get your mortgage



### Start the mortgage process

Once we have your signed purchase contract and completed mortgage application, we'll start the underwriting process.



### Get a home inspection, schedule a home appraisal and a final walkthrough

A home inspection lets you see if any repairs are needed and negotiate if you or the seller will need to handle them. We generally require a home appraisal for a professional estimate of your home's market value. You'll also need to schedule the final walkthrough with your agent.



### Get ready for closing day!

Bring the necessary documents, as well as proper funding to cover your down payment and closing costs (usually with a cashier's check or wire transfer). With the Chase Closing Guarantee,<sup>8</sup> we promise an on-time closing for eligible products in as soon as three weeks or you'll get \$5,000, if you qualify. Visit [chase.com/cg](https://chase.com/cg) to learn more.

<sup>1</sup>Property search is provided by HomeStory Real Estate Services, Inc. (HomeStory), a licensed real estate brokerage. HomeStory is not affiliated with JPMorgan Chase, N.A. (Chase). HomeStory is provided to you as a courtesy. Chase is not responsible for the real estate services and the search results provided by HomeStory.

Restrictions and limitations apply to the access of Chase MyHome.

<sup>2</sup>QR code is available for select mobile devices. Message and data rates may apply from your service provider.

<sup>3</sup>Tools and calculators are provided as a courtesy to help you estimate your mortgage needs. Results shown are estimates only. Speak with a Chase Home Lending Advisor for more specific information. Message and data rates may apply from your service provider.

<sup>4</sup>A conditional approval issued through the Chase Homebuyer Advantage Program is based on a comprehensive underwriting review of your credit, income, and assets, and is valid for a designated period of time to extend a home purchase loan up to a specified amount. The issuance of a conditional approval letter is not a loan commitment or a guarantee for loan approval, but is subject only to the following conditions: (i) the identification of a suitable property; (ii) no new information materially changes about your financial condition or creditworthiness prior to closing; and (iii) conditions typically connected to a home loan application that are not related to your financial condition or creditworthiness. Conditional approvals are for consumers searching for properties and are not available on all products. Contact a Home Lending Advisor for details.

<sup>5</sup>The Lock and Shop program will lock interest rates for up to 90 days on the purchase of a primary residence. The Lock and Shop program is only available with Homebuyer Advantage. Property address must be identified within 60 days after the lock date, or the loan's pricing will return to the current market rate with the option to lock again. A one-time rate float-down option is available after the property address is identified. The float-down option is valid for 30 days and may not exceed the original lock expiration date. If the residence type changes to a second home or investment property, the rate float-down option will no longer be available. Rate extensions are available after the property is identified and fees may apply.

<sup>6</sup>For down payments less than 20% on conventional loans, mortgage insurance (MI) may be required and MI charges may apply.

<sup>7</sup>Qualifying for the reward requires using a real estate agent that participates in HomeStory's broker-to-broker agreement to complete the real estate buy and/or sell transaction. You retain the right to negotiate buyer and/or seller representation agreements. Upon successful close of the transaction, the real estate agent pays a referral fee to HomeStory Real Estate Services. All agents have been independently vetted by HomeStory to meet performance expectations required to participate in the program. If you are currently working with a real estate agent, this is not a solicitation. A reward is not available where prohibited by state law, including Alaska, Iowa, Louisiana, and Missouri. A reduced agent commission may be available for sellers in lieu of the reward in Mississippi, New Jersey, Oklahoma, and Oregon and should be discussed with the agent upon enrollment. No reward will be available for buyers in Mississippi, Oklahoma, and Oregon. A commission credit may be available for buyers in lieu of the reward in New Jersey and must be discussed with the agent upon enrollment and included in a Buyer Agency Agreement with Rebate Provision. Rewards in Kansas and Tennessee are required to be delivered by gift card. In Kansas the reward is set to \$1,000 regardless of the sale price of the property.

HomeStory will issue the reward using the payment option you select and the reward will be sent to you within 45 days of HomeStory Real Estate Services receipt of settlement statements and any other documentation reasonably required to calculate the applicable reward amount. Real estate agent fees and commissions still apply. Short sale transactions do not qualify for the reward. Depending on state regulations highlighted above, reward amount is based on purchase price of the home purchased and/or sold, see below table for details. Employer-sponsored relocations may preclude participation in the reward program offering. Chase is not responsible for the reward. The reward is valid for 18 months from the date of enrollment. After 18 months, you must re-enroll to be eligible for a reward. Offer subject to change or cancellation without notice.

Reward Tier Amounts:

If you buy and sell a home with a Chase Agent Express agent, you will receive a reward for each transaction (buy and sell) subject to state restrictions:

Home purchase price (min - max)	Customer reward amount
\$0 - \$499,999	\$1,000
\$500,000 - \$1,199,999	\$2,500
\$1,200,000 or more	\$5,000

<sup>8</sup>**Chase Closing Guarantee Eligibility:** These requirements must be met: (1) Apply for a first lien purchase home loan with Chase; and (2) Provide a complete application package, which includes all requested supporting documentation and signed disclosures, and a fully-executed purchase contract with all pages. (3) Conventional Loans: Closing date must be at least 21 calendar days after receipt of a complete application package, except for a cooperative project (co-op), which requires 60 calendar days. For any new construction property that receives an initial appraisal subject to repairs/completion, a final inspection is required. Chase guarantees closing within 3 business days of receipt of a satisfactory final inspection. (4) FHA/VA loans: Closing date must be at least 30 calendar days after receipt of a complete application package. When an FHA/VA final inspection is required for new construction or specific home repairs, Chase guarantees closing within 5 business days from receipt of a satisfactory final inspection or satisfactory proof of final repairs. If property is a condo, the condo must be FHA or VA (as applicable) approved at the time of submission of the home loan application.

**Product Exclusions:** Refinances, transactions involving Consolidation, Extension and Modification Agreements (CEMAs) or loan amounts \$2 million or greater.

**Ineligibility:** The Chase Closing Guarantee does not apply if the following occur: Customer- or Seller-initiates changes (1) to the original closing date documented in the purchase contract; or (2) within 10 calendar days of closing that impact loan amount, product type, contract terms, interest rate or initial rate locks. The Chase Closing Guarantee also does not apply if delays occur as a result of (1) completion of new construction, improvements or repairs being made to the subject property; (2) failure by the customer or seller to meet contract terms and requirements, including seller-related delays; (3) force majeure events, including weather or a natural disaster; (4) third parties other than Chase-required service providers; or (5) customer's failure to respond to Chase requests in a timely manner (e.g. within 2 business days). Additionally, the Chase Closing Guarantee does not apply for transactions in which a direct personal, financial or business relationship exists among any of the parties to the transaction (non-arm's length transactions). Chase reserves the right to amend, terminate or withdraw the Chase Closing Guarantee at any time without prior notice.

Closing guarantees and other awards ("awards") transferred to you under the terms of the program will be considered by Chase a discount of underwriting fees paid at mortgage closing. Any awards transferred at or outside closing in excess of the value of the underwriting fees may be considered miscellaneous income and may be reportable on Form 1099-MISC (Miscellaneous Information) or Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding) to you and the IRS for the year in which you participate and receive the awards. You are responsible for any tax liability related to participating in the program. Please consult your personal tax advisor for questions about the impact to your personal income tax returns.

All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply.



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