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The Property Move Checklist

Buying, selling or renting: every step in order, the numbers to check and the questions to ask before you sign.

8	BUY	SELL	RENT	MOVE
printable pages	5 phases	5 phases	4 phases	8-week plan

Educational only. Rules differ by country and state: check your local rules.

1 How to use this checklist

Start with your numbers

Fill in the money check below. It tells you what you can spend on housing each month and how much cash you can use.

Pick your path

Go to the Buy, Sell or Rent pages. Selling and buying? Use both and keep the moving plan for the end.

Tick as you go

Print it, keep it with your documents and tick each box. Write dates and names in the margins.

2 Your numbers first: the money check

Line	What it is	Your number
A	Monthly take-home pay (after tax)	
B	Monthly debt payments (cards, car, loans)	
C	Essentials (food, transport, insurance, bills)	
D	Monthly saving you want to keep	
E	Left for housing = A − B − C − D	
F	Savings you can use for the move	
G	Emergency fund to keep untouched (3–6 months of essentials)	
H	Cash available for this move = F − G	

A common rule of thumb: many lenders look at housing costs around 28% of gross income and total debts around 36%. These are guides, not rules. Lenders and landlords set their own limits.

Run these numbers with the free calculators at **realistely.com/tools**. Each one shows its formula.

B Buying a home

1 Prepare your money

- [ ] Check your credit report and fix errors
- [ ] Fill in the money check (page 2)
- [ ] Save for the down payment and closing costs
- [ ] Gather pay slips, tax returns and bank statements
- [ ] Get a mortgage pre-approval in writing
- [ ] Set your top price and your monthly limit

2 Search and view

- [ ] Write your must-haves and nice-to-haves
- [ ] Choose an agent and ask how they are paid
- [ ] View each home with a scorecard
- [ ] Visit the area at rush hour and at night
- [ ] Check commute, schools, shops and noise
- [ ] Ask about property tax, HOA or service fees

3 Make an offer

- [ ] Compare recent sold prices for similar homes
- [ ] Decide your price and your walk-away price
- [ ] Choose conditions: inspection, finance, appraisal
- [ ] Set deposit amount and key dates
- [ ] Read the offer before you sign it

B Buying a home continued

4 Under contract

- [ ] Book the home inspection quickly
- [ ] Read the inspection report and list repairs
- [ ] Ask for repairs or a credit, or walk away within the deadline
- [ ] Send all documents your lender asks for
- [ ] Arrange home insurance
- [ ] Track every deadline in your contract

5 Closing and keys

- [ ] Review the closing figures before the day
- [ ] Do the final walk-through
- [ ] Confirm how to send funds safely (call to verify)
- [ ] Sign, get the keys and copies of everything
- [ ] Change the locks
- [ ] Set up utilities and your address change

Wire fraud warning: never send money because of an email alone. Call the title or closing company on a number you already know to confirm the details.

Questions to ask your lender

- What is the full monthly payment with tax and insurance?
- What fees will I pay at closing, line by line?
- Is the rate fixed? For how long? What happens after?
- Is there a penalty for paying early?

S Selling a home

1 Plan the sale

- [ ] Find your loan payoff amount
- [ ] Estimate your net proceeds after all costs
- [ ] Decide your timeline and where you move next
- [ ] Interview two or three agents and compare fees

2 Prepare the home

- [ ] Fix small repairs and declutter
- [ ] Deep clean, inside and out
- [ ] Gather manuals, warranties and permits
- [ ] Book good photos

3 List and show

- [ ] Agree the asking price with sold comparables
- [ ] Read the listing agreement before you sign
- [ ] Keep the home show-ready
- [ ] Collect feedback after viewings

4 Offers and contract

- [ ] Compare offers on price, conditions and dates
- [ ] Check the buyer’s pre-approval
- [ ] Complete the disclosures your area requires
- [ ] Respond to the inspection requests

5 Closing

- [ ] Review the closing statement
- [ ] Cancel insurance and utilities after closing
- [ ] Leave keys, codes and manuals
- [ ] Keep copies of every document

R Renting a home

1 Before you search

- [ ] Set your rent limit with the money check
- [ ] Prepare ID, pay slips and references
- [ ] Know the move-in costs: deposit, first rent, fees

2 Viewing

- [ ] Test taps, showers, heating and windows
- [ ] Look for damp, mould and pests
- [ ] Check phone signal and internet options
- [ ] Ask what bills are included

3 The lease

- [ ] Read the whole lease before you sign
- [ ] Check rent, due date and late fees
- [ ] Check notice period and renewal terms
- [ ] Ask who handles repairs and how
- [ ] Ask where the deposit is held

4 Move-in day

- [ ] Photograph every room and any damage
- [ ] Fill in the move-in report and keep a copy
- [ ] Take meter readings
- [ ] Get renter’s insurance

Tenant rights, deposit rules and notice periods differ by country, state and city. Check your local housing authority.

M Moving plan: 8 weeks to keys

8 weeks

- [ ] Book movers or a van and compare quotes
- [ ] Start a box for important documents

6 weeks

- [ ] Sort, sell or donate what you will not move
- [ ] Order packing supplies

4 weeks

- [ ] Change your address with the post office, bank and employer
- [ ] Book time off for moving day

2 weeks

- [ ] Pack rooms you use least
- [ ] Confirm dates with movers and the other side

1 week

- [ ] Set up utilities and internet at the new home
- [ ] Pack an essentials bag for the first night

Moving day

- [ ] Meter readings and photos at both homes
- [ ] Check nothing is left behind, hand over keys

Documents to keep

- [ ] Contract or lease
- [ ] Closing statement or deposit receipt
- [ ] Inspection report and move-in photos
- [ ] Mortgage or rent payment records
- [ ] Insurance policy
- [ ] Warranties and manuals

Your next steps

Free calculators

Affordability, monthly payment, rent vs buy, closing costs, net proceeds, rent you can afford and more. Each shows its formula.

realistely.com/tools

Plain-language guides

Step-by-step guides for buyers, sellers, renters, investors and homeowners.

realistely.com/blog

Kits for each moment

Spreadsheets, checklists and letter templates for buying, selling, renting, investing and life changes.

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Honest, plain-language real estate.