

Your Homebuying Workbook

Companion to *What to Expect When You're Expecting to Buy a Home*

This workbook includes four working sheets for the period from an accepted purchase contract through closing completion and confirmation that you may take possession, plus a reusable **Questions, Answers and Decisions** notes page. Use only the sheets that help you. You can keep the same information in your own notebook or calendar. Blank spaces are for your transaction details.

For optional next reading, see Recommended AHA Reading (guide p. 35).

Your contract and professionals supply the actual dates and requirements. A checked box records what you confirmed; it does not certify legal or loan readiness. Keep passwords, Social Security numbers, full bank details and access codes off these sheets.

These pages are for your own records. You do not need to send them to AHA.

For the explanations and sources behind these sheets, use the companion guide's numbered chapters. These forms organize questions and confirmations; they do not supply a loan approval, insurance determination, legal opinion or permission to take possession.

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OPTIONAL WORKING SHEET / 1 OF 4

Sheet 1 - People and Dates

Keep passwords, Social Security numbers, full bank details and access codes off these sheets. Actual dates and confirmations come from your contract and professionals.

Property

Prepared/updated

People I can reach through a verified route

Role	Name/ company	Independently verified contact route	Backup/ urgent contact
Agent/ coordinator			
Loan officer/ processor			
Settlement/ title/ escrow office			
My attorney, if applicable			
Insurance agent/ company			
Inspector/ specialist			
Association/ manager, if applicable			

SHEET 1 / CONTINUED

Dates from my actual documents

Ask your agent/attorney to confirm the controlling document, time zone and how notice must be delivered. Write “not in my contract, confirmed by ___” when a step does not apply; do not assume every contract contains every contingency.

Item	Actual due date/ time/ time zone	Document/ section and who confirmed	Notice recipient/ method, if relevant
Deposit / other contract fee (identify separately)			
Inspection/ report and decision deadline			
Specialist review deadline			
Financing/ appraisal condition			
Title/ survey/ association review			
Repair completion/ reinspection			
Rate-lock expiration			
Closing appointment/ consummation timing			
Contractual possession			
Next deadline needing my attention			
Who I will call if it is at risk			

OPTIONAL WORKING SHEET / 2 OF 4

Sheet 2 - What Is Still Open?

Keep passwords, Social Security numbers, full bank details and access codes off these sheets. Actual dates and confirmations come from your contract and professionals.

Keep one list. Start with what is due soon; archive a row when the responsible person confirms it is satisfied. "Submitted," "received" and "accepted" mean different things.

ENTRY 1

Item and exact action needed

Next-action owner

Due date/time

Current state

Who confirms acceptance/completion;
evidence/date

If no answer, who/when I contact

ENTRY 2

Item and exact action needed

Next-action owner

Due date/time

Current state

Who confirms acceptance/completion;
evidence/date

If no answer, who/when I contact

ENTRY 3

Item and exact action needed

Next-action owner

Due date/time

Current state

Who confirms acceptance/completion;
evidence/date

If no answer, who/when I contact

ENTRY 4

Item and exact action needed

Next-action owner

Due date/time

Current state

Who confirms acceptance/completion;
evidence/date

If no answer, who/when I contact

ENTRY 5

Item and exact action needed

Next-action owner

Due date/time

Current state

Who confirms acceptance/completion;
evidence/date

If no answer, who/when I contact

Useful question: **“What do you still need, when do you need it, and how will I know it has been accepted?”**

Fictional completed example - one requested pay statement

This shows the same document moving through three states. Actual requests, review timing and results vary.

State	Confirmation evidence saved	Remaining next action
Submitted	October 20: portal upload receipt for the requested pay statement.	Ask the processing team to confirm receipt.
Received	October 21: processor's message, "Received; review pending."	Keep the task open; confirm the reviewer and next update time.
Accepted	October 23: loan contact's message confirms underwriting accepted this statement and this request is satisfied.	Archive this document task; keep any other loan conditions open.

Receipt alone does not mean the document satisfies underwriting. Acceptance here closes only this requested-document task; it is not approval of the whole loan.

Insurance handoff, if this is my current open item

- ☐ Insurer confirmed bound/issued coverage, correct property/insureds, effective date/time and any remaining conditions.
- ☐ Lender confirmed requested evidence was received and accepted. If something remains, leave this unchecked and record the missing item and owner below.
- ☐ Initial premium is paid with receipt, or the responsible payer and closing-payment arrangement are confirmed.
- ☐ Already-paid premium and initial escrow are correctly explained in the closing figures.
- ☐ Any change to closing, possession or occupancy was checked with insurer/lender.

Evidence saved at

Remaining action

OPTIONAL WORKING SHEET / 3 OF 4

Sheet 3 - Money and Documents

Keep passwords, Social Security numbers, full bank details and access codes off these sheets. Actual dates and confirmations come from your contract and professionals.

Use the current Loan Estimate, Closing Disclosure or applicable settlement statement. Ask the lender/settlement office to explain the calculation. Do not use this worksheet as bank instructions.

Current disclosure version/date

Received on

Earliest date I can sign, confirmed by my lender

Have your lender confirm the applicable signing/consummation date; do not calculate it yourself. This does not confirm your appointment, funding or possession. See Chapter 8 for the disclosure and timing rules.

My closing-document folder or file location (descriptive label only; no passwords or access codes)

Amount or term	My current document	Confirmed/ explained by and date
Loan amount, rate, type and term		
Monthly payment; what can change		
Taxes/ insurance in escrow; bills I pay separately		
Down payment contribution		
Closing charges and prepaids		
Deposit and previously paid costs credited		

Amount or term	My current document	Confirmed/ explained by and date
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Agreed seller/ lender credits

Initial insurance premium vs
initial escrow

Current cash to close

First payment details to
obtain at closing: amount,
due date and verified payee/
instructions

- ☐ Material changes from the latest estimate are explained.
- ☐ Names, property and agreed terms match; corrections received as needed.
- ☐ Lender confirmed whether a correction changes the waiting period/date.
- ☐ I know where to ask about unclear loan terms or legal documents before signing.

Question still open

Owner/deadline

For the actual payment, verify directly: amount, accepted method, payee/recipient, bank cutoff and settlement office's receipt/clearance deadline. Verify by an independently established trusted contact route. A changed email instruction needs fresh verification.

Verified with/date

Bank sent/issued confirmation saved

Settlement office separately confirmed receipt/credit

If fraud is suspected, contact the bank/wire provider immediately and notify the real settlement office through its trusted route. See the guide's payment section for reporting information.

OPTIONAL WORKING SHEET / 4 OF 4

Sheet 4 - Closing and Possession

Keep passwords, Social Security numbers, full bank details and access codes off these sheets. Actual dates and confirmations come from your contract and professionals.

Appointment

Date/time/location or accepted remote arrangement

Who books or updates the appointment

Current confirmation (from/date; shared with, if needed)

Required signers and accepted ID

Accessibility/language/support arrangements

Person available for loan questions

Person available for contract/legal questions

Before signing

- ☐ Current documents reviewed; questions/corrections resolved with the proper person.
- ☐ Walkthrough completed against the agreement; any discrepancy has an explained, appropriately documented resolution.
- ☐ Agreed repair records/reinspection addressed where needed.
- ☐ Insurance, lender and settlement conditions confirmed by their respective owners.
- ☐ Required funds safely arranged and receipt/clearance confirmed as required.
- ☐ I understand remaining steps after signing and the actual possession arrangement.

SHEET 4 / CONTINUED

Closing completion and possession - separate confirmations

Milestone relevant to my transaction	Who confirmed it/ date	Evidence or remaining step
Required signatures complete		
Buyer funds received; lender funding requirements satisfied		
Required disbursement/ recording/ transfer steps confirmed by closer		
Possession permitted under my agreement		
Keys/ codes/ remotes released by authorized person		
Do not assume these happen simultaneously or in one universal sequence. Having signed documents or holding a key does not, by itself, establish permission to occupy.		
Actual permitted possession date/time and confirming contact		
Pre-closing move/utility start arrangements and backup if delayed		
Documents or recording confirmation still needed for completion; responsible person and next update		
At closing, confirm who will provide the recorded deed/final title policy and the expected delivery		

Questions, Answers and Decisions

Use this page for an explanation you want to remember, a question, a finding or a decision. Reuse it when you need more room. If a note creates an action or deadline, put that item on [Sheet 2 - What Is Still Open? \(p. 4\)](#) so you keep one active list.

Date _____ Topic _____

Question or finding

Person consulted (name or role) _____

Answer or explanation

Decision, if any

Document reference (title, date, page or descriptive file label)

More notes

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