

BUYING YOUR FIRST HOME



EVERYTHING YOU NEED TO KNOW!

START YOUR RESEARCH EARLY

- **Set Your Goals:** Decide what you're buying and what kind of home you're looking for.
- **Options:** Examine your current financial situation and how much you can afford.



CONTACT A REAL ESTATE AGENT

- **Knowledge:** Your agent should know their market well.
- **Experience:** Your agent will help with property searches, financing, negotiation, and transition process so head to their website to see what they're all about.
- **Credentials:** Ask around and check out their reviews to learn more about them.

GET PRE-APPROVED

- **Lender:** Have them examine your current financial situation and credit history to see how much you can borrow.
- **Finding One:** Consider looking online to see what different lenders offer, or contacting your local bank or credit union.



YOUR DREAM HOME

- **Tour Homes:** Virtually and in person. View as many homes as you can until you find the right home for you.
- **Neighborhood:** Is it conveniently located near places of interest to you?
- **Wait until you find THE ONE:** Take as much time as you need.

MAKE AN OFFER

- **Inspection:** Get a detailed report to make sure all areas of the home are ready for purchase and to avoid any unforeseen costs after move-in.
- **Appraisal:** Get the estimated value of your future home.
- **Negotiate:** Once you've found your home it's time to make an offer.



SECURE FINANCING

- **The Details:** Finalize your down payment, interest rate, regular payment schedule, and all other financial terms associated with the closing



CLOSING THE DEAL



- **Final Look:** Do a walk-through one last time to make sure everything is in proper condition.
- **Fine-Tune Details:** Take a deeper look to see if anything needs attention before final closing

GET THE KEYS!

- **Welcome, Home:** Time to make it your own and make some great memories in your new home



I hope you enjoyed this free guide!

If you have any questions about real estate, I'd be happy to help answer them.

