# FIRST TIME HOME BUYING GUIDE

The step by step process of buying your first home

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## MAKE THE DECISION TO BUY

#### **GET PREAPPROVED**

Speak to a mortgage lender and get pre-approved. Do this early on - it will help your negotiations and you will be looking at the right price range.

#### FIND AN AGENT

The first step is to find a reputable agent who is willing to spend time to educate you on the process.

### **MAKE AN OFFER**

Make an offer you are comfortbale with, we always recommend talking to your lender before you make an offer so they can explain in detail what this offer will mean for you.

#### **START LOOKING**

Spend time online, drive around, and finally look at your favorites. and go with your gut! Just keep your priorities straight - what are the things that are most important to you?

## **INSPECTION**

Once your offer has been approved it becomes a contract. Right after this you will need to order an inspection - which your agent will help you with. You will get a list back and your job is to see what is most important to you. Don't move into a house without one - you don't want any surprises.

# CLOSE & GET THE KEYS

Finalize the deal! You, your agent, your lender, and your title company will all work together to get those keys in your hand!