

# Home Buying Guide

Your Guide to a Smooth and  
Successful Home Buying Journey



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## Welcome to the Market

Buying a home is more than a transaction; it is a transition. It marks a shift in how you live, build wealth, and connect with your community.

Whether this is your first home or your fifth, the real estate landscape continues to evolve. What worked a decade ago — or even what seemed smart just two years ago — may not apply today.

As we move through 2026, many industry experts describe the housing market as entering a period of stabilization. According to data from some major national sources, interest rates have settled into a “new normal” range, and inventory is rising as the “lock-in effect” eases and more sellers re-enter the market.

This guide is designed to help you navigate this moment — with clarity, confidence, and a strategy.

My goal is to move you from feeling overwhelmed to empowered, so that when you finally turn the key in the front door of your new home, you feel secure and excited.





## Working with a Real Estate Agent

The right real estate agent can make your home search smoother, clearer, and far more efficient. My goal is to understand your priorities, protect your interests, and guide you through every step of the process.

### Start with an Agreement

Our partnership begins with setting expectations. During our first meeting, we will outline how we will work together, how often we will communicate, and what you can expect from me throughout the transaction. These details are captured in a written agreement designed to support both of us.

### Begin Your Home Search

With your home wish list, pre-approval information, and ideal monthly payment, I can start identifying homes that fit your criteria. This targeted approach keeps the search focused and helps you avoid wasting time on properties that are not a match.

### Communication Matters

Clear and consistent communication is essential in a fast-moving market. We will establish a communication plan to ensure you receive updates on new listings right away. My goal is to keep you informed and confident from start to finish.



# What to Expect From Me, Your Homes for Heroes Specialist

**Save An Average of \$3,000 Buying a Home Through Homes for Heroes!** When you add up the savings available to you through Homes for Heroes, most heroes save an average of \$3,000 when buying a home.



## **Melissa Blazvick, Your Homes for Heroes Real Estate Specialist**

From your very first question all the way to the closing table, I am committed to walking you through every step of the home buying process to make sure that we find you and your family the right home. And when we find you the right home you're ready to buy, you will receive a Hero Reward check after your closing. It's my way of saying Thank You for your service!

## **Homes for Heroes Mortgage Specialist**

I am able to connect you to a local Homes for Heroes mortgage specialist who works with a variety of home loans to find the best financing option that puts you in the best financial position. They have committed to helping you save significant money on your home by providing you Homes for Heroes savings on their lending fees.

## **Homes for Heroes Team**

I am committed to maximizing the service and savings you receive throughout the entire home buying process by connecting you to title companies, home inspectors, and other local businesses.

**Use my Hero Rewards calculator to get an estimate of how much money you could save on a home through Homes for Heroes!**

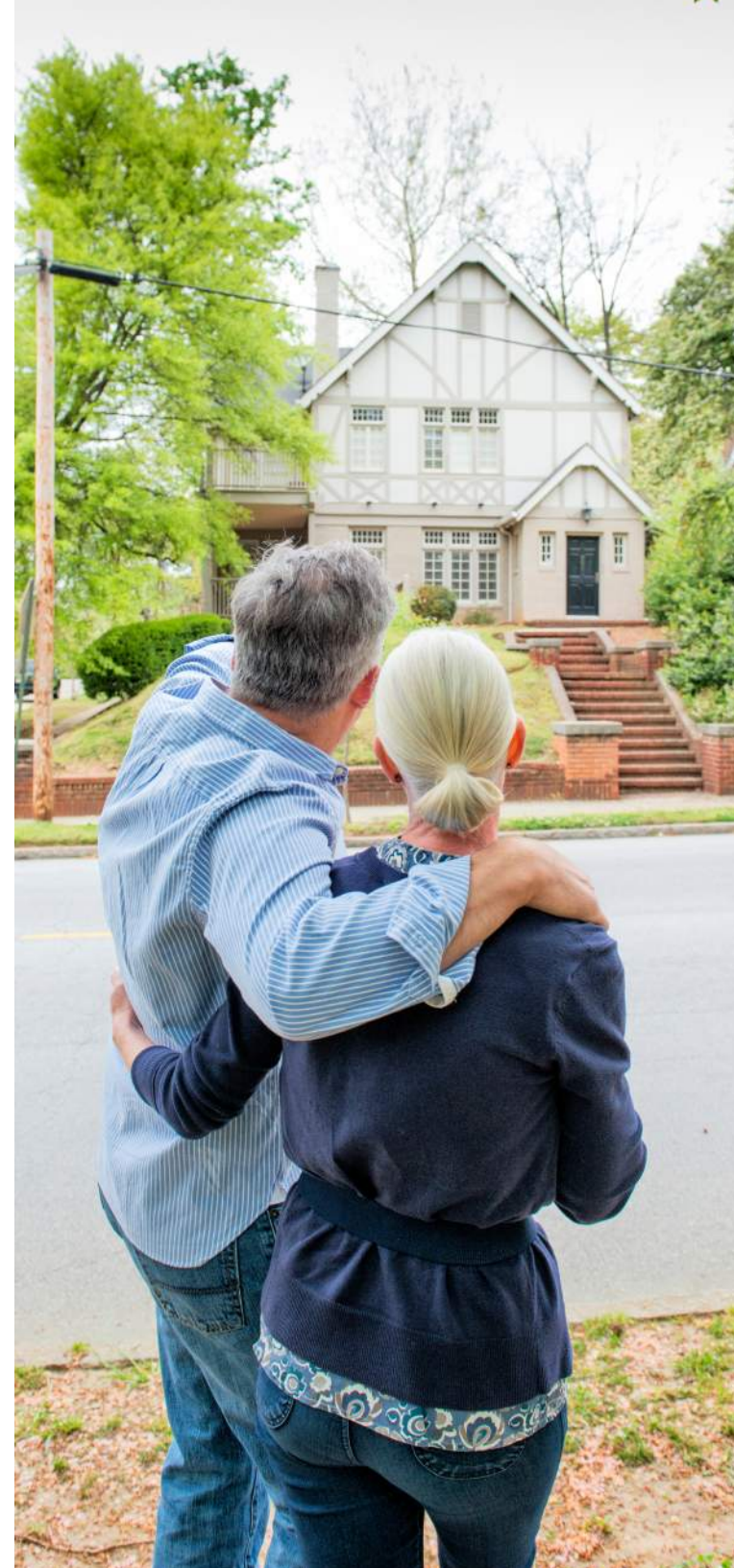
**[Calculate Your Hero Rewards](#)**

# Why Homeownership Still Matters

Homeownership remains one of the most effective ways for the average American household to build long-term wealth and financial stability:

- When you own, each mortgage payment builds equity, rather than funneling money into a landlord's pocket.
- A fixed-rate mortgage offers predictable housing costs, unlike rents which often rise over time.
- Owning allows you freedom to make long-term decisions: renovate, customize, adapt as life changes (career, family, pets, hobbies).
- Over time, real estate often appreciates, offering both financial growth and a tangible asset.
- A home provides stability, roots, a sense of community, and is often a source of pride and security.

Even in a changing economy, these benefits remain compelling and often outweigh the uncertainties of renting long-term.



# Before you start your home search, do this first

Before browsing listings or visiting open houses, it is important to assess whether you are financially and personally ready. This helps avoid the emotional risk of falling in love with a home outside your means. Ask yourself the following questions:

**Is my financial foundation solid?** Lenders look at three specific health markers. If these aren't ready, pause and prepare:

- Credit Score: Check your report for errors. A higher score secures a lower interest rate.
- Debt-to-Income (DTI): Aim to keep your total monthly debt payments near 35% or lower of your gross income.
- Emergency Fund: Do not drain your bank account to buy a house. You need 3–6 months of expenses saved for unexpected life events.

**Do I have a "Cash to Close" plan?** You need liquid cash for two things: the Down Payment and Closing Costs. While there are loan programs (and Homes for Heroes savings!) to help with this, having a savings plan in place is non-negotiable.

**Does the timeline make sense?** Real estate is a long-term game. If you might move in 12 months, renting is likely the safer financial choice. If you plan to stay for 3+ years, buying is generally the smarter investment.

**Am I ready to be the landlord?** Homeownership means freedom, but it also means responsibility. Ensure you are mentally and financially prepared to handle the maintenance—mowing the lawn, fixing the sink, and protecting your investment.

This self-audit builds a foundation of financial responsibility and realistic expectations — good for you and for me as your agent.





## Creating a Realistic Budget

There is a difference between what you can borrow and what you should borrow. Qualifying for a loan may give you a ceiling, but your budget should define what is sustainable.

When building your budget, consider:

- Down payment (varies by loan type, often 3–20%)
- Closing costs and fees
- Monthly mortgage payment (principal + interest + taxes + insurance — sometimes called PITI)
- Home maintenance and repairs (budget for ongoing upkeep, emergency repairs, eventual upgrades)
- Utilities, HOA dues (if applicable), property taxes, homeowners insurance

Below is a link to a tool that will help you estimate your mortgage payment based on your finances.

[Estimate Your Monthly Mortgage Payment](#)

# Financing Your Home

There is a difference between what you can borrow and what you should borrow. Qualifying for a loan may give you a ceiling — but your budget should define what is sustainable.

To finance your home purchase smoothly, you'll typically go through these steps:

- Get a pre-approval letter from a lender. This is more than a casual estimate. Your lender verifies income, employment, credit history, and savings.
- Understand different loan types (conventional, FHA, VA, etc.) and which fits your situation. We'll discuss together which makes sense.
- If eligible, consider special support options like Homes for Heroes — for qualified individuals (firefighters/EMS, law enforcement, military, healthcare, educators, etc.), this program can offer hero savings that may lower your overall costs.
- Keep your financial documentation organized: pay stubs, tax returns, bank statements, employment verification, etc.

Having everything prepared early helps your offer stand out to sellers and avoids costly delays or surprises.





## Create a Wishlist

House hunting can be exciting or overwhelming, but a personal wish list makes it easier and more enjoyable. Start by identifying your must-haves, such as the number of bedrooms and bathrooms your family needs. Then add your nice-to-have features that would make the home extra special.

Keep the process fun but realistic. Prioritize your essentials first to ensure your expectations match your budget and needs.

**Fill out this home-buying wish list.** I will use it to help find homes that match your family's needs and wants during the home search.

[Build Your Home Buying Wish List](#)



## Prepare to Finance Your Home

At this stage, you have laid the groundwork for a strong loan application by reviewing your credit, assessing your finances, and confirming you are ready to move forward. Now we enter one of the most important steps in the home-buying process: getting pre-approved for your mortgage.

### Getting Pre-Approved

During pre-approval, the lender reviews your income, credit history, debts, and assets. This is more thorough than a pre-qualification and requires documentation to verify your financial profile. Once complete, you will receive a pre-approval letter outlining the loan amount you qualify for. Sellers take pre-approved buyers more seriously, which can make a meaningful difference in a competitive market.

### Loan Estimates

After pre-approval, you will receive a Loan Estimate, which details your projected monthly payment, interest rate, and closing costs. Review this document carefully and compare the numbers to your personal budget. This step helps ensure your future payment will fit comfortably within your financial goals.

# Prepare to Finance Your Home

## Protecting Your Credit

A pre-approval is not a final loan approval. It reflects your financial standing at the time it is issued, so maintaining stable credit is essential. Continue paying all bills on time, avoid taking on new debt, and do not open new credit accounts. Changes to your financial situation can delay or jeopardize your final approval.

## Saving for Your Down Payment

We will review your required down payment during the pre-approval meeting. Depending on your loan type, you may need anywhere from 3.5% to 20%, though certain programs offer low or no down payment options. Down payment assistance programs may also help bridge the gap for eligible buyers. If you choose to explore these options, we will evaluate them together to ensure they align with your long-term financial plan.

### Items to bring to your pre-approval meeting:

- Social Security number
- Proof of employment
- Proof of income
- Tax documents (W-2's and tax returns for past two years)
- Proof of Residence
- Bank account information
- Credit information
- Your personal budget (expenses & income)
- Self-employment documents



# Make an Offer

Once you find the right home, the next step is submitting a formal written offer. Your offer outlines the price you are willing to pay, your desired closing date, and any conditions that protect you during the process.

**Earnest Money** - Most offers include earnest money, which shows the seller you are committed. This deposit is held in escrow and applied toward your closing costs if the sale is completed. If you cancel without a valid contingency, the seller may keep it.

**Offer Deadlines** - Your offer should include an expiration date. This keeps the negotiation process moving and prevents your offer from sitting unanswered. Your agent will guide you on timelines appropriate for the current market.

**Include Your Pre-Approval** - Always include your pre-approval letter with your offer. It shows the seller you are financially ready and significantly strengthens your position. Offers without pre-approval are often ignored.

**Contingencies** - Contingencies protect your earnest money if something unexpected arises. Common contingencies include the home inspection and, in some cases, financing. Your agent will help you determine which contingencies are necessary and which could weaken your offer.

**Seller Disclosures** - After your offer is accepted, the seller must provide a written disclosure outlining known issues with the property. Review this document carefully. If something significant appears and you respond within the allowed timeframe, you can renegotiate or cancel and typically receive your earnest money back.

# The Appraisal: Confirming Your Home's Value

An appraisal considers the home's age, condition, features, and neighborhood, as well as recent sale prices of comparable properties.

Lenders require this step to protect their investment and will not approve a loan for more than the appraised value. If the appraisal comes in lower than expected, we will guide you through your options.

Appraisals are conducted by licensed, independent professionals with no financial interest in the sale. Your lender hires the appraiser, either directly or through an appraisal management company, so you don't need to arrange this yourself.

You can, however, ask questions before the appraisal to ensure the process goes smoothly and that your home is accurately valued.



# The Home Inspection: Know What You're Buying

A home inspection is a crucial step in protecting your investment, providing a clear picture of the property's condition and revealing any major issues before you commit.

Hire a qualified inspector with experience, training, and certifications. Read reviews and ask for references to ensure you are working with a professional who knows what to look for.

Attend the inspection if possible. Following along allows you to learn how your home works and gives you firsthand insight into any issues that could affect negotiations. Take notes, ask questions, and gather tips for future maintenance.

After the inspection, review the detailed report carefully. Use the findings to guide decisions and discuss any necessary contingencies with me.





# Closing Day: The Process and How to Prepare

Everything has fallen into place—you've found your home, the appraisal is complete, and it's time to close the deal. Closing day is when your purchase becomes official, and preparation is key to a smooth process.

## Review Your Closing Documents

Before you sign, carefully review your Closing Disclosure. This document outlines every detail of your loan, including mortgage payments, interest, and closing costs. Compare it to your original Good Faith Estimate to ensure consistency. If anything seems unclear, I will help explain and clarify all terms.

## Final Walkthrough

Even though your home has been inspected, a final walkthrough ensures the seller has moved out and that any agreed-upon repairs are complete. Check that the home is in the condition you expected and confirm that problem areas identified during the inspection have been properly addressed.

## What to Bring

- A copy of your purchase contract
- Your home inspection report
- Proof of homeowner's insurance
- Government-issued photo ID
- Payment for your down payment and closing costs (as listed on your Closing Disclosure)

With these steps complete, you will sign the necessary documents, fund your loan, and officially become a homeowner. Your Homes for Heroes team will be there to guide you through every step, making sure the process is smooth and stress-free.

# Making Your Move Smooth

Moving can feel overwhelming, but with a little planning, it can be a smooth and even exciting transition.

## Declutter First

Simplify your move by getting rid of items you no longer need. Sell unwanted items, donate to local charities, or schedule a free pickup from service organizations. This reduces what you need to pack, helps others, and can even earn you some extra cash.

## Take Care of Yourself

Moving is physically and emotionally demanding. Make sure you and your family set aside time to rest and recharge. Even a short break can keep stress from building.

## Pack an Essentials Box

Keep a clearly marked box with essentials you'll need immediately: soap, paper products, chargers, and other necessities. Keep it accessible, such as in your car, so you're ready on day one in your new home.

[Download a Printable Moving Checklist](#)



## Get in Touch

As your local Homes for Heroes specialist, I'm committed to making your home-buying journey as rewarding and stress-free as possible. When you're ready to find your new home, I'll be with you every step of the way.

Let's get you into your dream home—and don't forget, your Hero Rewards® await!



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