

# First-Time Buyer Guide

Homes With Mr. Jones

## Welcome

As a first-time buyer, it's normal to feel overwhelmed. My goal is to simplify the process and guide you step-by-step so you feel confident in every decision.

## What to Expect

You'll go through pre-approval, home shopping, making an offer, inspections, and closing. I'll guide you through each stage so nothing catches you off guard.

## Getting Pre-Approved

A lender will review your income, credit, and debt to determine what you can afford. This is your first and most important step.

## How Much Money Do You Need?

Most buyers need a down payment and closing costs. Some loan programs allow for lower down payments, and in many cases we can negotiate seller credits.

## Understanding Monthly Payment

Your monthly payment includes your loan, taxes, insurance, and possibly HOA fees. We'll make sure you're comfortable with the numbers before moving forward.

## Making an Offer

I'll help you structure a strong offer that balances price and terms so you can compete while still protecting yourself.

## Inspections

Inspections are your opportunity to understand the home's condition. You can negotiate repairs or credits based on findings.

## Avoid These Mistakes

Do not make big purchases, change jobs, or open new credit during escrow. These can affect your loan approval.



## **Closing Day**

You'll sign your final documents, and once everything is recorded—you get the keys.

## **Next Steps**

Reach out and let's build your home buying game plan.

## **Contact**

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