



First Time Home Buyer's Guide

Welcome to the world of homeownership

Buying your first home is an exciting journey, and we're here to help you navigate it with confidence.



Getting Started



- **Assessing Your Readiness: Are You Ready to Buy?**
- **Setting Your Budget: Understanding Affordability**
- **Saving for a Down Payment: Tips and Strategies**

Finding the Right Home

Defining Your Needs vs. Wants: Creating Your Wish List

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Exploring Neighborhoods: Factors to Consider

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Working with a Real Estate Agent: Finding Your Advocate

Financing Your Purchase

Understanding mortgages and getting pre-approved are essential steps. We'll guide you through loan options, streamline your search, and help manage closing costs.

Making an Offer and Closing the Deal

- ✓ **Making an Offer: Negotiating with Confidence**
- ✓ **The Home Inspection Process: Ensuring Peace of Mind**
- ✓ **Closing the Deal: Finalizing Your Purchase**



Moving In And Beyond

Congratulations on your new home! Now that you've secured your dream property, it's time to focus on making the transition as smooth as possible.

Polly Gunesa, Realtor