

## **Buying a home doesn't have to be stressful!**

We're here to walk you through the entire process. Shop with confidence working with experienced agents who have in-depth knowledge of the real estate market and excellent negotiating skills to get you the best deals you deserve. Whether you are looking for a condo or mansion, fixer-upper, or luxury WE DO IT ALL. We can help you find the perfect home that suits all your specific needs.

## **When is the right time to buy?**

There's no time like the present. If you have a steady income, a credit score of 580 or above, and filed your taxes in the last two years you may qualify.

## **How much money do I need to buy a house?**

If you are a first-time buyer you can purchase a home with as little as 3.5% down. Ask your lender about first-time buyer's **down payment assistance programs** that may be available. Other costs to consider are **closing costs, home inspection, and appraisal**. The sellers may contribute money towards closing costs which is known as **seller concessions!**

## **What's next?**

Before you begin searching for a home you will need to **choose a lender**.

Don't have one? Ask us about our list of preferred lenders that would be happy to assist you. You will need your **last two years of tax returns, one month's pay stubs, and most recent bank statements**.

~Please note you may be required to submit additional paperwork~

Once you've been **pre-approved** you will **meet with your realtor** to discuss what you are looking for. Once you've established your list of wants & needs your agent will set you up on an **MLS** website and tailor the search to your specific needs.