



# #5

# COMMON MISTAKES

## First Time Home Buyers

*To Avoid*

CONTACT ME TO LEARN MORE ABOUT BUYING A HOME OR APPLY FOR A MORTGAGE TODAY!



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# #01



## NOT ——— WORKING WITH A REAL ESTATE AGENT

Buying your first home on your own is possible, but there are many requirements and tasks. Hiring a qualified agent can save you time, reduce stress and prevent you from making costly mistakes when purchasing a home.

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# #02

## NOT GETTING PRE-APPROVED FOR YOUR MORTGAGE

In a competitive housing market, it is crucial to get pre-approved through lenders. It not only makes the seller view you as a serious buyer but also increases the chances of your offer accepted.



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# #03



## NOT GETTING A HOME INSPECTION



A home inspection aims to determine the property's condition, including any possible repairs, maintenance issues, or potentially costly repairs. You can use a home inspection report to negotiate repairs or lower purchase prices with the seller.

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# #04

## NOT SAVING ENOUGH FOR A DOWN PAYMENT

Down payments affect interest rates and monthly mortgage payments on a home. With a larger down payment, the mortgage is smaller, and its monthly payments are less burdensome.



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# #05

## BUYING A HOUSE YOU CAN'T AFFORD

When buying a home, it is critical to plan your budget early and include additional costs like homeownership, property taxes, and maintenance costs. Purchasing a house that you can't comfortably afford can lead to stress and complicate your financial goals.



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# #TOP RECAPS

#01 — *Not Working With A Real Estate Agent*

#02 — *Not Getting Pre-Approved For Your Mortgage*

#03 — *Not Getting a Home Inspection*

#04 — *Not Saving Enough for a Down Payment*

#05 — *Buying a House You Can't Afford*

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