

BUYING YOUR FIRST PROPERTY

THE ULTIMATE GUIDE





Buying your first home is one of the most exciting steps of your life

but it can also feel overwhelming when you don't know where to begin. This guide breaks everything down into clear, simple steps so you can feel confident from start to finish.



1. Start with Your Financial Foundation

Before you even start looking at homes, take a moment to understand your financial picture.

- Check your credit score. A stronger score means better interest rates.
- Build your savings. Down payments usually range from 3% to 20%.
- Plan for closing costs. These typically add another 2-5% of the home price.
- Avoid big purchases. Hold off on new credit cards, cars, or loans during this period.



2. Get Pre-Approved (Not Just Pre-Qualified)

Pre-approval tells you two things:

1. How much you can afford
2. That you're ready to compete in the market

Lenders verify your income, debts, and credit, then issue a pre-approval letter. This is essential in the fast-moving market.



3. Partner with a Buyer's Agent Who Works for You

Working with the right real-estate professional is a game-changer. As your buyer's agent, I guide you through each step of the process, explain every form and deadline, negotiate on your behalf, and protect your best interests from start to finish.

Best part? The seller typically pays the commission, so you get full representation at no extra cost.



4. Begin Your Home Search with a Real Plan

Once you're pre-approved, we create your home-search strategy together. We'll look at factors like:

- Neighborhoods that fit your lifestyle
- School districts
- Flood zone considerations (very important in SWFL)
- Commute time
- Home age and insurance requirements
- Rental restrictions if you want the option to Airbnb or rent long-term

Then we tour homes that match your criteria – in person or virtually.

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5. Make a Competitive Offer

When you find “the one,” I help you write a strong offer that protects you while giving you the best chance to get accepted. Your offer typically includes:

- Price
- Escrow deposit
- Closing timeline
- Financing and inspection terms
- Any special requests or contingencies

In competitive markets, small details matter – and that’s where expert guidance makes a difference.



6. Inspection and Appraisal: Protecting Your Investment

After your offer is accepted:

Inspection

A licensed inspector reviews the entire home, checking electrical, plumbing, roof, structure, appliances, and more. If issues come up, I help you negotiate repairs or credits.

Appraisal

Your lender orders an appraisal to confirm the home's value. This ensures you're not overpaying.

These steps protect you financially and give you a clear understanding of your future home.



7. Final Loan Approval

Your lender will request updated documents, verify your employment, and finalize your loan package. This is when your interest rate gets locked in.

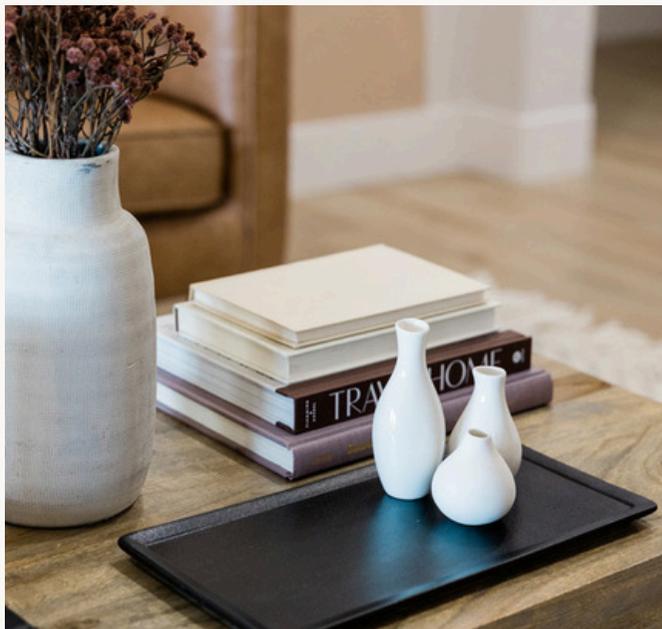
You also receive your **Closing Disclosure**, which breaks down every cost. I go through this document with all my buyers to make sure everything is correct and clear.



8. Closing Day — You Get the Keys

On closing day, you sign your final documents, pay the remaining costs, and officially become a homeowner. Whether you're buying a condo in Fort Myers, a single-family home in Cape Coral, or a new build in Lehigh Acres, this is the exciting moment we work toward together.

And yes, you'll take a picture with your new keys. I'll make sure of it.



Final Tips for First-Time Buyers

- Don't skip the inspection, even on new construction.
- Keep a small emergency fund after closing.
- Think about long-term value, not just today's needs.
- Lean on your agent – you don't have to guess your way through this.



Ready to Buy Your First Home in Southwest Florida?

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Raquel Teixeira (978)930-8024

