



## First Time Home Buyer Tips.

We will be with you every step of the way!

### GET PRE-APPROVED BY A LENDER BEFORE YOU START LOOKING.

This will help you know what price range you can focus on. Listing agents need a pre-approval letter before advising their seller to accept an offer.

### WHEN CHOOSING A LENDER, IT IS HIGHLY RECOMMENDED TO USE A LOCAL LENDER.

Oftentimes, local lenders have flexible schedules and are easily reached after hours. They know the area, local market, etc.

### BUY A HOME THAT FITS YOUR NEEDS AND LIFESTYLE.

Make a list of your top amenities, keeping in mind what you can add or change, and what you cannot change, such as location.

### KEEP RESALE IN MIND.

Life throws changes at us, so if you need to sell, you won't have to worry about limited buyer interest.

### UNDERSTAND THE IMPORTANCE OF EARNEST MONEY.

Be prepared to put down 1% of the purchase price in earnest money when your offer is accepted. This money will go towards your down payment at closing.

### GET A WHOLE HOME INSPECTION FROM A REPUTABLE INSPECTOR.

Plan to attend the inspection so the inspector can carefully explain important information to you.

### MAINTAIN, MAINTAIN, MAINTAIN!

Help your home retain value. You will never regret money spent on maintenance when it comes time to sell.

Make home improvements that will appeal to the largest pool of buyers in the future.

### MAKE A LIST OF QUESTIONS YOU MAY HAVE.

It is a good idea to gather as much information as you can before making decisions.