

Buying Your First Home...

Start Your Research Early



Set Your Goals

Decide what you're buying and what kind of home you're looking for.



Options

Examine your current financial situation and determine how much you can afford.

Contact A Real Estate Agent



Knowledge

Your agent should know their market well.



Experience

Your agent will help with property searches, financing, negotiation and transaction processes so head over to their website and see what they're about.



Credentials

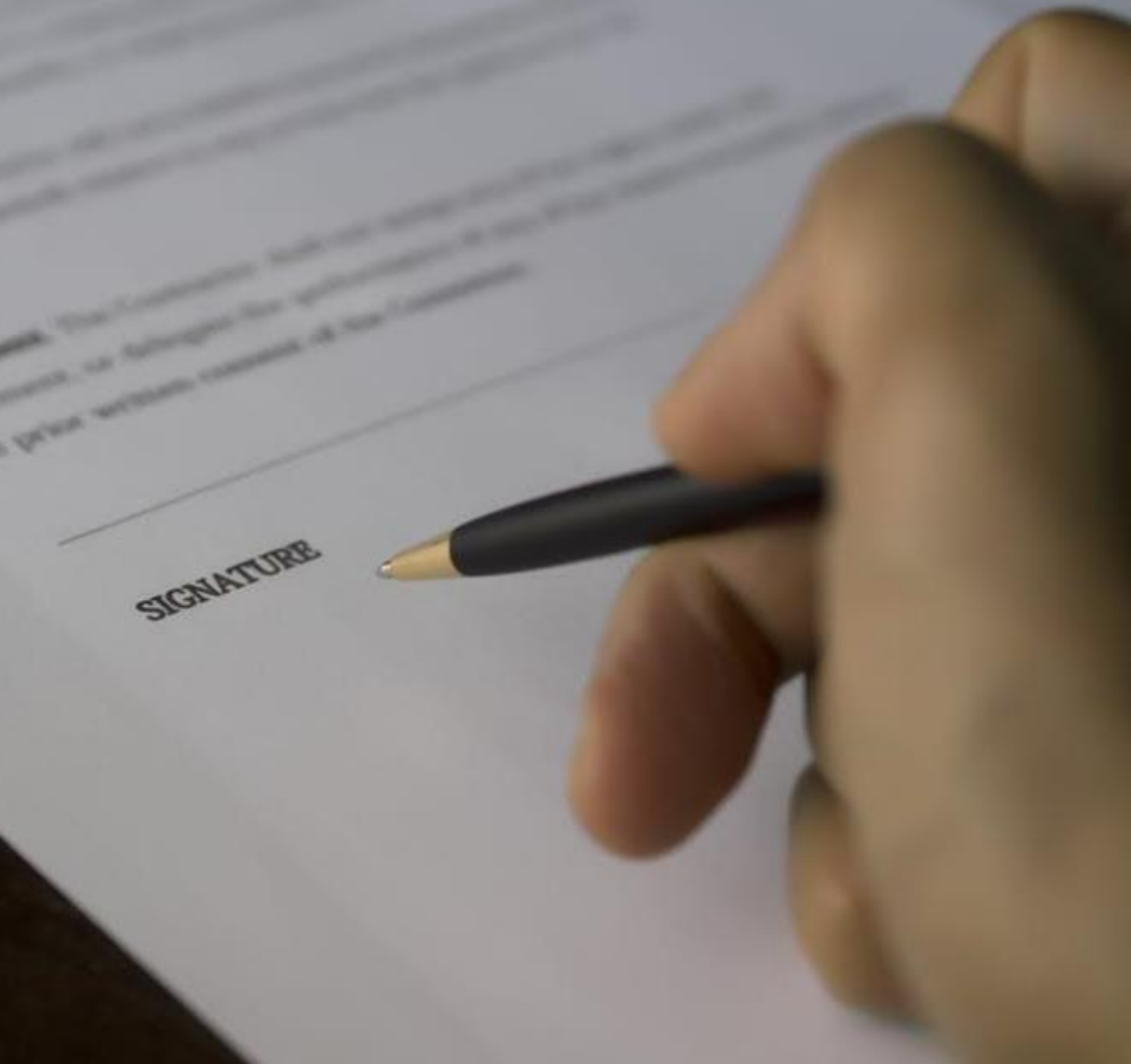
Ask around or read online reviews about your agent so you can know their track record.

Get Pre-Approved



Lender

Have them examine your current financial situation and credit history to determine the amount you can borrow to buy a home.



Finding One

Consider looking online to see what different lenders offer, or contacting your local bank or credit union.

Your Dream Home

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View Homes

Ideally, you should view homes with the help of an experienced real estate professional who'll notice things you might miss.



Neighborhood

Is it conveniently located near places of interest to you?



Choose THE ONE

Make An Offer



Negotiate

Once you've found the home you'd like to buy, it's time to make an offer.



Inspection

Both you and the seller will receive a report on the home inspector's findings.



Appraisal

Lenders will have an appraiser give an estimate of the value of the house you are buying.

Secure Financing



The Details

Finalize your down payment, interest rate, regular payment schedule and all other financial terms associated with the closing.

Closing The Deal



Final Look

Do a walk through one last time to make sure everything is in proper condition.



Get the keys!

WELCOME HOME!