

Homebuyer Guide



Buying a home involves several steps, and having a guide can be helpful. Here's a general overview of the home-buying process:

1. Contact Cindy Lacks with Home Group Realty at (314) 495-3713

2. Determine your budget:

- ✓ Assess your financial situation, including income, expenses, and savings.
- ✓ Use an online calculator to estimate how much you can afford.

3. Check your credit score:

- ✓ A higher credit score can lead to better mortgage rates.
- ✓ Obtain a free credit report and address any issues.

4. Save for a down payment:

- ✓ Aim for a down payment of at least 20% to avoid private mortgage insurance (PMI).
- ✓ Explore down payment assistance programs if available.

5. Get pre-approved for a mortgage:

- ✓ Contact lenders to get pre-approved for a mortgage.
- ✓ This helps you understand how much you can borrow and strengthens

6. Research neighborhoods:

- ✓ Consider factors like safety, schools, amenities, and future property value.
- ✓ Attend open houses and explore neighborhoods to get a feel for them.

7. Start house hunting:

- ✓ Create a list of priorities and preferences for your future home.
- ✓ Visit properties and take notes to help you compare options.

8. Make an offer:

- ✓ Work with your real estate agent to submit a competitive offer.
- ✓ Be prepared to negotiate terms with the seller.

9. Home inspections:

- ✓ Hire a qualified home inspector to assess the property's condition.
- ✓ Use the inspection report to negotiate repairs with the seller.

10. Closing process:

- ✓ Finalize your mortgage application.
- ✓ Review and sign closing documents.

11. MOVE IN!!

- ✓ Coordinate with movers and transfer utilities.
- ✓ Enjoy the excitement of moving into your new home!

Remember ... the specifics can vary depending on your location and the real estate market conditions. It's highly recommended to work closely with a qualified real estate professional to guide you through the process.

GOOD LUCK WITH YOUR HOMEBUYING JOURNEY! I'LL BE HERE FOR YOU BEFORE, DURING AND AFTER THE SALE!



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