

Your Guide to Buying Your First Home

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Buying your first home is one of the most exciting milestones in life. It means saying goodbye to rent and unlocking a door that is completely your own. However, the process can feel intimidating if you don't have the right partner.

I am here to guide you from the first search to the closing table. Let's break the journey down into 7 simple steps to get you the keys to your new home.

Step 1: Partner with a Pro

You don't have to figure this out alone. As your Realtor®, my job is to turn your wish list into reality. I know the Southeast Alabama market, I handle the complex paperwork, and I negotiate fiercely on your behalf.

- **What I do for you:** Tour homes, manage deadlines, set up inspections, and ensure you pay a fair price.
- **Cost to you:** In most cases, the seller pays the commission, meaning you get expert representation at little to no direct cost to you.

Step 2: Know Your Budget

Before we fall in love with a house, we need to know what fits your life. It's not just about savings; it's about monthly comfort.

- **Check your DTI:** Lenders look at your Debt-to-Income ratio. Aim to keep your monthly debts lower relative to your income.
- **Remember Hidden Costs:** Don't forget to budget for property taxes, homeowners' insurance, and potential HOA fees.

Step 3: Get Pre-Approved

A pre-approval letter is your "golden ticket." It shows sellers you are serious and financially capable of buying their home.

- **Shop Around:** Talk to local lenders to compare rates. (I can provide a list of trusted local lenders in Southeast AL if you need recommendations!)
- **Pre-Qualification vs. Pre-Approval:** Pre-qualification is a rough estimate. Pre-approval is a verified commitment from a lender—this is what we need to make a strong offer.

Step 4: The House Hunt

This is the fun part! We will revisit your "Must-Haves" vs. "Deal-Breakers" (see the worksheet below) and start touring.

- **Look beyond the paint:** Focus on "unchangeable" things like location, school district, lot size, and commute time.
- **Be flexible:** No house is perfect. If a home has "good bones" but an ugly kitchen, we can discuss renovation potential.

Step 5: Make a Winning Offer

When we find "the one," I will help you craft an offer the seller can't refuse.

- **Market Research:** I'll analyze comparable sales in the neighborhood to ensure our offer is fair.
- **Earnest Money:** This is a "good faith" deposit (usually 1%–2%) that shows you are serious. It goes toward your closing costs later.
- **Contingencies:** We will include clauses to protect you, allowing you to back out if the inspection reveals major issues or the financing falls through.

Step 6: Appraisals & Inspections

Once your offer is accepted, we do our due diligence.

- **The Appraisal:** Required by your lender to ensure the home is actually worth the price you offered.
- **The Inspection:** Highly recommended! A pro will check the roof, foundation, HVAC, and more. If they find big problems, we can ask the seller for repairs or credits.

Step 7: Closing Day

The finish line! On average, this happens 30–45 days after your offer is accepted.

- **The Walkthrough:** We'll do one final check of the house before signing.
- **The Signing:** You'll sign the final paperwork, pay your closing costs (typically 3%–6% of the loan), and officially become a homeowner.

Ready To Start Your Journey?

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[Disclaimer: This guide is for informational purposes. Please consult with your lender and financial advisor for specific financial advice.]

