

First-Time Homebuyers Guide

A Comprehensive Guide to Every Step of Your Home Buying Journey

Buying your first home is one of life's biggest milestones. This guide is designed to help you understand every stage of the process—from preparing financially to receiving the keys to your new home—so you can move forward with confidence.

1. Prepare Financially

Review your budget, improve your credit if needed, save for your down payment and closing costs, and avoid taking on new debt.

2. Get Pre-Approved

Meet with a trusted lender to determine your buying power. A pre-approval helps you shop confidently and strengthens your offer.

3. Find the Right Home

Work with your REALTOR® to tour homes, compare neighborhoods, and identify the property that best fits your lifestyle and goals.

4. Make an Offer

Once you find the right home, your agent will prepare and negotiate a competitive offer on your behalf.

5. Escrow Begins

After your offer is accepted, inspections, disclosures, and the appraisal are completed while your loan moves through processing and underwriting.

6. Final Loan Approval

Your lender issues final approval after all conditions are satisfied. Avoid major purchases until after closing.

7. Closing Day

Sign your final documents, complete funding, and once the transaction records, you'll receive the keys to your new home!

Helpful Tips

Stay in communication with your lender and REALTOR®, respond promptly to requests, keep your finances stable, and never hesitate to ask questions.

Congratulations!

Homeownership is an exciting new chapter. My goal is to make your first home purchase as smooth, informed, and enjoyable as possible. I'm here to guide you every step of the way.