



# First-Time Homebuyer Guide

A simple breakdown of what it looks like to buy your first home



## Step 1: Talk to a Lender (Get Pre-Approved)

A Lender will help you understand:

- Your price range
- Estimated monthly payment
- Down payment options

This step helps you shop with confidence and know what fits your budget



## Step 2: Start House Hunting

This includes:

- Touring homes
- Comparing neighborhoods
- Finding the right fit for your lifestyle

My job is to help you find the best home that fits your goals & budget



## Step 3: Make an Offer

This includes:

- Price
- Closing timeline
- Inspection periods

I guide you through the negotiation process to protect your best interests



## Step 4: Inspections & Appraisal

These help make sure:

- The home is in good condition
- The price matches the home's value

If issues come up, we can negotiate repairs or credits



## Step 5: Closing Day

This is when everything becomes official.

You'll sign paperwork, finalize your loan, and get the keys to your new home!

