

BUYING YOUR FIRST HOME.

Everything you need to know.



Start Your Research Early

1





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.

2

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.

3
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





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, such as work, school, hobbies?



Choose **THE RIGHT ONE**

Take as much time as
you need to find the
right home.

5 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 Numbers

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

Closing Time





Final Look

Do a walk through one last time to ensure everything is in proper condition before closing.



Congratulations!

WELCOME HOME!

BUYING YOUR FIRST HOME.

Everything you need to know.



I hope you enjoyed this free
guide!

If you have any questions
about real estate, I will be
more than happy to help. Just
reach out.

(704) 649-3754
www.SoldByShannaCLT.com