

1

Save Your Down Payment

Many people believe you need a 20% down payment to buy a home. There are loans available that allow buyers to put down as little 3% or 0% with a VA or USDA Loan.

2

Know Your Credit Score

Your credit score is a numeric representation of your history & ability to pay back debts in the past. Different home loans have different credit requirements.

3

Find A Real Estate Agent

Once you have a handle on your credit score & down payment savings, contact a local agent who can guide you through the process of buying your first home.

4

Get Pre-Approved

Your agent will have a list of lenders that you can work with to get pre-approved for your mortgage. This will help keep you on budget during the next step!

5

Go Home Shopping!

Make a list of what you want vs. what you need in your new home. Your agent will use this list to find homes for you to tour.

10 Steps To Buying A Home

6

Make an Offer

Your agent will help you determine the best price to offer for the home. In a competitive market you may not be the only one bidding & will want to stand out!

7

Get a Home Inspection

Once your offer is accepted, you will want to do a home inspection to ensure there are not any hidden issues with the home.

8

Get a Home Appraisal

Your lender will arrange for a home appraisal to ensure that the property is worth the price that you have agreed to pay for it. The bank will only issue a loan for the appraised value.

9

Close the Sale

Once your loan is approved, your lender will schedule a closing date. This is the day you sign all your paperwork to complete the purchase & get the keys to your new home!

10

Move In!

Congratulations!



You're a homeowner!