

Let Us Help You Find the Right Home.

Thinking about buying a home but not sure where to start? Our easy step-by-step guide walks you through the entire process—getting pre-approved, finding the right neighborhood, touring homes, making a strong offer, navigating inspections, and closing with confidence.

Working with a REALTOR® or agent can make all the difference when it comes to finding the right home and getting the best deal.

 **DOWNLOAD**

Guide to Buying a Home

Buying a home is one of life's most significant and exciting milestones. The process involves careful planning, thoughtful consideration, and strategic decision-making.

To help you navigate this with confidence, we've outlined **ten essential steps** that will guide you from initial contemplation to closing the deal.

STEP 1 -Find the Right Agent

Buying a home is a major financial decision. Having an experienced agent on your side helps ensure you're protected every step of the way. A buyer's agent has a fiduciary responsibility to represent you and your best interests –just as the listing agent represents the seller.

Not all real estate agents are the same. Those with an Accredited Buyer's Representative (ABR®) designation have completed specialized training to better serve buyers. With recent changes from the National Association of REALTORS® (NAR), buyers must now have a signed agreement in place with their agent before touring properties. This ensures everyone is clear on expectations from the beginning.





STEP 2-Buyer Interview for Success

The buying process starts with a conversation. Your agent will help you define your non-negotiables, your lifestyle goals, and any challenges or preferences that may shape your search.

Some neighborhoods or homes may have restrictions that don't align with your needs. A thoughtful interview will streamline your search and focus your time on properties that truly fit.

Your agent will:

- **Narrow down the homes that fit your lifestyle**
- **Identify property red flags or issues you may not notice**
- **Prepare you for realistic timelines and paperwork**
- **Handle all negotiations and communications with the seller**
- **Be your trusted advocate throughout the transaction**

Most importantly, your agent understands the local market—which amenities affect home values, which neighborhoods are trending, and how to write a competitive offer.

Also note: Buyer representation is typically paid by the seller as part of the transaction.

STEP 3-Prepare Your Finances

How Much Can You Afford? Lenders generally recommend your home price fall between 3 to 5 times your annual income. Unless paying in cash, you'll need a mortgage pre-approval before moving forward.

Improve Your Credit Score

- Pay down debt, especially credit cards
- Make all payments on time
- Avoid new credit cards or large purchases
- Don't switch jobs until you're approved

Save for Expenses

- Down Payment: 3.5% to 20% depending on the loan
- Earnest Money: A deposit to show you're serious
- Closing Costs: 2% to 5% of loan amount
- Home Inspection: Typically \$300–\$500



Step 4-Get Pre-Approved

Pre-approval is more than a pre-qualification. It means a lender has reviewed and verified your financials and approved a specific loan amount.

Documentation You'll Need:

- W-2s (last 2 years)
- Pay stubs (last 3 months)
- Bank statements (last 3 months)
- Tax returns (last 2 years)
- Debts and assets
- Divorce decree (if applicable)
- Other income proof (alimony, child support, self-employment)

Qualifying Income:

- Wages, overtime, second jobs, bonuses
- Verified self-employed income
- Documented alimony/child support
- Non-occupying co-signer income
- Non-Qualifying Income:
 - Gambling winnings, unemployment, unverifiable cash



LOAN APPLICATION

Personal Information			
Name (Last)	PUBLIC	(First)	JOHN
Address (Mailing Address)	12345 MAIN STREET	(Middle Initial)	
E-Mail Address	JQPJQP@JQP.JQP	(City)	ANYWHERE
		(State)	ZZ
		(Zip)	999999
		Home Telephone	(1111) - 1111
		Other Telephone	(2222) 2222

Services needed

SUBJECT	REVIEW
UNDER REVIEW	APPLICANT IS UNDER REVIEW

Current Income

High School Graduate Or General Education (GED) Test Passed?	Yes	No
Military (Most recent first)	Credits Earned	Graduate
	Quarterly or	Other (Specify)

Your lender may also give you credit-building strategies if you're not ready to buy just yet.



Step 5- Start Touring Homes

Once pre-approved, you can begin home shopping within your budget.

Touring tips:

- Take notes and photos at each property
- Track pros/cons and features that matter to you
- Keep your goals and budget in mind
- When you find the right home, your agent will research recent sales and market activity to help you make a competitive offer. In hot markets, multiple offers are common, making it critical to move quickly and strategically.

Step 6-Make an Offer

Making an offer involves more than just price.

Key elements of your offer:

- Offer price based on comps and home condition
- Personal letter to the seller
- Earnest money amount
- Desired closing date
- Length of inspection period

Make Your Offer Stand Out:

- Offer cash or a strong down payment
- Close in 30 days or less
- Keep contingencies reasonable
- Submit a heartfelt letter
- Consider a larger earnest deposit

Your agent will help you present a strong offer tailored to the seller's priorities.





Step 7: Order a Home Inspection

During the contingency period, hire a certified inspector to thoroughly examine the property. They'll provide a report outlining any issues.

From there, your options are:

- Accept the property as-is
- Request repairs
- Request a credit in lieu of repairs

Prioritize major items such as the roof, electrical, or structural concerns. Cosmetic issues should not derail the deal.

Step 8-Negotiate the Final Offer

Following the inspection, you may need to negotiate again. Rather than requesting repairs, it's often cleaner to ask for a credit so you can manage the work after closing.

Stay focused on the big picture. Don't sweat the small stuff like loose tiles or worn carpet. Keep emotions in check during this phase.

Step 9-Appraisal & Title Work

Your lender will schedule a third-party appraisal to ensure the value matches the agreed price.

Simultaneously, a title company will:

- Confirm the seller owns the home
- Search for liens or legal issues

You'll also need to secure homeowner's insurance before closing to cover potential risks.



Step 10: Get Ready to Move

Once under contract, it's time to prepare for your move!

Moving Timeline:

- Finalize mortgage with lender
- Schedule the inspection
- Declutter and purge
- Arrange movers
- Notify utility companies
- Change your address
- Schedule your closing date
- Pack smart and stay organized

Two Weeks Out:

- Complete final loan paperwork
- Secure home insurance
- Schedule final walkthrough
- Label essentials for easy access

One Week Out:

- Confirm with movers
- Transfer utilities
- Prepare funds for closing
- Get some rest!

Closing Day

You'll meet at the title company to sign documents and finalize the sale.

Bring with you:

- Government-issued ID
- Proof of insurance
- Certified check or wire confirmation
- You'll also receive your Closing Disclosure 3 days prior, showing the final loan terms and closing costs. Review it carefully.

Final Walkthrough:

- Ensure repairs were completed
- Test all systems
- Verify appliances are included

At the Table:

- Sign documents (deed, loan, disclosures)
- Funds are transferred via escrow
- Keys are handed over!

Need Help With Your Home Purchase?

Whether you're a first-time buyer or looking to upgrade, having someone experienced to guide you through every detail of the process makes all the difference.

From narrowing down neighborhoods and arranging showings to helping you interpret inspection reports and close with confidence, your buyer's agent is your partner every step of the way.

Ready to talk through your goals or just have a few questions? Reach out today to schedule your free home buying consultation. No pressure, just helpful answers.

You don't have to do this alone.



BUYERS GUIDE 2025 EDITION