# BUYING YOUR FIRST HOME. **Everything you need to know.**

HomesByChelsie.com

## **Start Your Research Early**





#### 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.

## **Contact A Real Estate Agent**





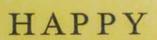
#### Knowledge

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.



ALEX LEMON

#### Credentials

Ask around or read online reviews about your agent so you can know their track record.

## **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?



#### **Choose THE ONE**

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

## 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 Details**

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

# **Closing The Deal**





#### **Final Look**

Do a walk through one last time to make sure everything is in proper condition.



#### Get the keys!

#### WELCOME HOME!



### I hope you enjoyed this free guide!

If you have any questions about real estate, I'd be happy to help answer them. (707) 934-0951

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