

HOME BUYER GUIDE

THE ESSENTIAL GUIDE TO FINDING YOUR DREAM HOME / PROPERTY



GET STARTED:

1

Define Your Dream Home

Before meeting with an agent, take a moment to clarify your needs: Take time to think about your budget, preferred neighborhoods, and what features matter most to you. Make a list of your non-negotiables—like the number of bedrooms or yard size—and your nice-to-haves, such as a finished basement or updated kitchen.

2

Meet with a Real Estate Agent

Your agent is your guide! During your first meeting, your agent will talk with you about your wish list, help you understand the current market, and build a strategy for your home search. This first meeting is an important opportunity to ask questions and set expectations for communication and timelines.

3

Get Pre-Approved

Pre-approval shows sellers you're serious and helps define your price range. You'll need: This process gives you a clear understanding of what you can afford and makes your offer stronger when the time comes. To get pre-approved, you'll need to provide documents such as recent pay stubs, W-2s or tax returns, and bank statements. It's also a good idea to avoid major purchases during this time, as they can affect your credit or loan approval.

4

Search for Homes

Time for the fun part—looking at homes! Your agent will: Your agent will schedule showings, suggest properties that match your criteria, and help you evaluate each option based on location, price, condition, and long-term value.

5

Make an Offer

Once you've found the one: Together, you'll decide on the price, closing timeline, and any contingencies you want to include—like inspections or financing. The seller may accept your offer or come back with a counter, and your agent will help guide you through negotiations until both sides reach an agreement.

6

Under Contract: The Escrow Period Begins

Your offer was accepted—woohoo! Now we enter escrow: During this time, your earnest money is deposited, inspections and appraisals are scheduled, and your lender works to finalize the loan. The title company also begins the process of transferring ownership.

FINAL DETAILS & DUE DILIGENCE

Before closing, your agent will ensure:

They'll confirm that the appraisal came in at value, inspection issues are resolved, financing is in order, homeowners insurance is in place, and utilities are ready to transfer to your name.

Closing Day! You did it!

On closing day, you'll: At this final appointment, you'll sign paperwork, transfer funds, and officially become a homeowner. Once everything is finalized, you'll receive the keys and can celebrate this major milestone.

CONGRATS! YOU'RE OFFICIALLY A HOMEOWNER!