Harmony
REALTY GROUP

FREE GUIDE

How to buy a home

A practical step-by-step guide for first-time buyers and anyone preparing for their next move.

Experienced Realtors, because you matter.
HarmonyRealtyGroupLLC.com

Start with a plan

01 / Know your budget

Consider income, monthly debts, savings and your comfort level. Budget for principal, interest, property taxes, insurance, utilities, maintenance and any HOA fees. Keep emergency savings available.

02 / Talk with a lender

Compare lenders, loan types, rates, APR and fees. Ask about conventional, FHA, VA or USDA loans and assistance programs if eligible. A preapproval is not a final loan commitment.

03 / Prepare for upfront costs

Down payments vary by loan and eligibility; 20% is not always required. Closing costs often run about 2–5% of the purchase price, but vary. Plan for earnest money, inspections and moving costs. Ask your lender for a Loan Estimate.

Find the right home

04 / Choose your Realtor

Discuss services, representation, and compensation before touring. Buyer-agent compensation is negotiable, not set by law, and may be paid by different parties as agreed. Review any required written buyer agreement before touring.

05 / Define your priorities

List your must-haves, preferred locations, commute, layout and budget. Consider taxes, condition, flood risk, insurance availability and association restrictions. Verify school boundaries and other important facts independently.

06 / Tour and compare

Your Realtor can set up MLS alerts and help evaluate comparable sales. Take notes, ask questions and avoid rushing into a home that does not fit your needs or budget.

From offer to closing

07 / Make an offer

Discuss price, earnest money, financing, closing date and contingencies with your Realtor. Understand deadlines and when earnest money may be refundable or at risk. An accepted offer creates contractual obligations.

08 / Complete due diligence

Arrange inspections within contract deadlines. Review disclosures, title, insurance, HOA documents and any applicable well, septic or other specialist inspections. An appraisal estimates value; it is not a home inspection.

09 / Prepare to close

Work with your lender and title company. Avoid new debt or major financial changes without consulting your lender. Review the Closing Disclosure when applicable, complete the final walk-through and independently verify wiring instructions using a trusted phone number.

Your next move

Before you begin

[ ] Set a comfortable monthly budget
[ ] Gather financial documents and compare lenders
[ ] Discuss representation with a Realtor
[ ] Identify your must-haves and preferred locations

Once under contract

[ ] Track earnest money and contingency deadlines
[ ] Schedule inspections and review findings
[ ] Arrange insurance and review closing documents
[ ] Complete final walk-through and confirm funds

Ready to explore your options?

Visit **HarmonyRealtyGroupLLC.com** to connect with a Harmony Realtor. We can help you understand the process, whether you are ready now or simply exploring your options.

A helpful reminder

This guide is general educational information, not legal, tax or lending advice. Loan eligibility, costs and contract requirements vary. Equal housing opportunity.