



YOUR FIRST HOME

A simple roadmap from your first conversation to the keys in your hand

THE BIG PICTURE: Prepare → Pre-approve → Find a home → Make an offer → Inspect & finance → Close → Get your keys!

1. SET GOALS & BUDGET

Choose your area, home type, must-haves, and comfortable monthly payment. Include taxes, insurance, HOA fees, maintenance, and moving costs.

2. GET PRE-APPROVED

Compare lenders and loan options. Gather financial documents and understand estimated payment and cash needed. Pre-approval is not final approval.

3. CHOOSE YOUR AGENT

Discuss communication, representation, and any buyer-broker agreement and compensation terms before signing.

4. SEARCH SMART

Tour homes and compare features, location, and ownership costs. Research commute, insurance availability, flood exposure, and neighborhood needs.

5. MAKE AN OFFER

Review price, deposits, financing, inspection rights, appraisal terms, closing date, and deadlines before signing.

6. START THE CONTRACT

Submit deposits as directed, share the contract with your lender, track deadlines, and respond promptly to requests.

7. INSPECT & INVESTIGATE

Arrange inspections; review disclosures, title information, permits, HOA/condo documents, and property-specific concerns.

8. FINALIZE LOAN & INSURANCE

Complete underwriting and appraisal; secure suitable insurance. Avoid new debt or major financial changes without consulting your lender.

9. WALK THROUGH & CLOSE

Check the home's condition, review closing figures, bring requested ID and funds, and confirm when possession is authorized.

10. GET YOUR KEYS!

Set up utilities, secure locks, locate shutoffs, save documents, plan maintenance, and celebrate your new home.

SMART BUYER TIPS

- Focus on the payment you can comfortably afford—not just the maximum loan amount.
- Track contract deadlines and keep copies of signed documents.
- Verify wire instructions by calling a trusted number you independently confirm.
- In Florida, investigate flood risk, roof condition, insurance availability, and HOA/condo documents where relevant.



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