









Save for Your Down Payment

Create a budget and do your research. There are lots of low down payment options available.

Know Your Credit Score

Learn your score and clean up outstanding debts like student loans and credit cards.

Find a Real **Estate Agent**

Contact a local professional to guide you through the process.

Get Pre-Approved

Differentiate yourself as a serious buyer and have a better sense of what you can afford.

Find a Home

Work with your agent to find a home in your budget that meets your needs.

10 Steps to Buying a Home



Make an Offer

Determine your price and negotiate the contract.



Have a Home Inspection

Address any hidden issues in the home with the soller.



#8

Get a Home Appraisal

Ensure the property is worth the price you are prepared to pay.



Close the Sale

Schedule a closing date once the loan is approved so you can sign the final paperwork.



Move in

Congratulations! You're a homeowner.

Smart Guide To Buying A Home

Thomas.K.Lutz

Smart Guide To Buying A Home:

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