

# Your Blueprint for Homeownership

#1

## Get ready...

- ✓ Get your finances & documents in order
- ✓ Assemble your real estate team including your **Realtor®** and lender
- ✓ Explore finance & down payment options
  - first-time homebuyers can put down as little as 3%!

→ do you know your credit score?

did you know there's a difference between a Realtor® and a real estate agent?

→ consider contacting 3 to find the best fit

#2

## Approved! Time to go home shopping.

- ✓ Your **Realtor®** will be your guide
  - ✓ This is the BIGGEST financial transaction of your life
- ### Find a property you love?
- ### Make an offer.
- ✓ Do you know about **appraisal gaps & escalation clauses?**

→ and emotional!

#4

## You're almost a homeowner...

- ✓ More documents might be needed so get to know the underwriter
- ✓ **Walk-through** → make one last tour of the property with your Realtor®
- ✓ Closing day

→ read the documents before you sign!

#3

## Offer accepted!

- ✓ Earnest money to the title company
- ✓ **Maintain good credit**
- ✓ Time for the home inspector
- ✓ Read any HOA/ Metro District documents & disclosures
- ✓ The appraiser (chosen by your lender) will appraise the home
- ✓ Don't forget **homeowners insurance!**

→ don't close any credit cards or make any BIG purchases

→ consider getting 3 quotes



## #5 Congrats, you're a homeowner!

- ✓ Engage with your Realtor® through the next tax season & **reap the rewards of homeownership**
- ✓ Equity isn't given, it's earned
  - keep up with the maintenance of your home
  - check out houselogic.com
- ✓ Stay up-to-date with issues affecting property rights
  - realtorparty.realtor
  - dmarealtors.com/
  - political-advocacy

→ \$ tax breaks!

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