

#Real Estate Tips

@melissaortarealtor



Homebuying Guide

First Home?

Step by step process of becoming a
homeowner.



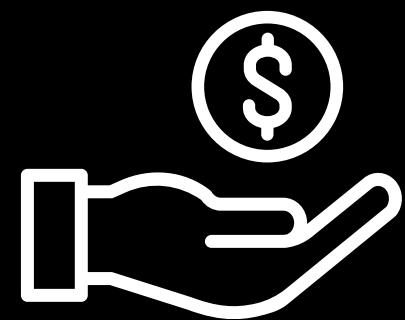
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REAL ESTATE

#01

Assess Your Finances



Determine your budget by reviewing your income, expenses, and savings. Consider getting pre-approved for a mortgage to know how much you can borrow.

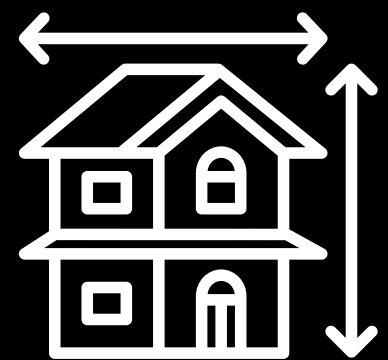


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#02

Get pre-approved



Talk to a lender and get pre-approved for a mortgage. Always look at the different options you may have.



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#03

Budget!



Talk and analyze how much home it is that you actually need. Start thinking about bedrooms, bathrooms, location, size etc... Stay on budget by factoring in all expenses, like insurance and taxes, when buying a home. Sticking to your budget ensures you can afford your dream home without financial



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#04

Hire a real estate agent!



You can choose to work with a real estate agent who can help you find suitable properties, negotiate offers, and navigate the entire process. Their expertise can be valuable, especially for first-time buyers.



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#05

Start house hunting!



- **Identify Your Preferences:** Make a list of your must-haves and nice-to-haves in a home, such as location, size, style, and amenities.
- **Search for Properties:** Look for homes online, attend open houses, and visit neighborhoods to get a sense of what's available.

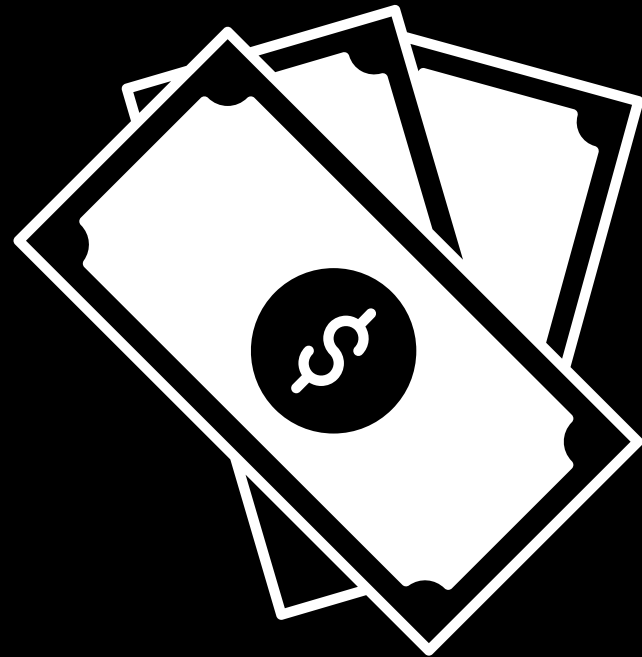


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#06

Make offer!



Work with your real estate agent to draft and submit an offer to the seller. Your offer should include the purchase price, contingencies (e.g., inspection, financing), and a closing date.

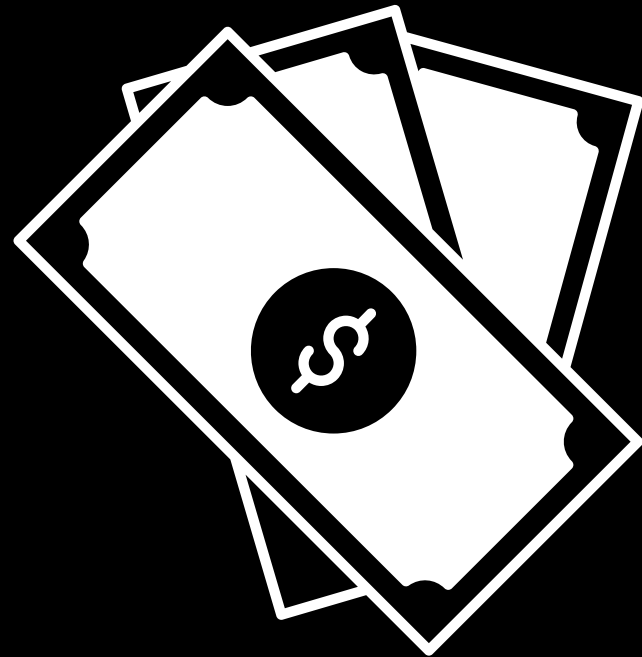


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#07

Negotiation



The seller may counter your offer, and negotiations may continue until both parties reach an agreement.

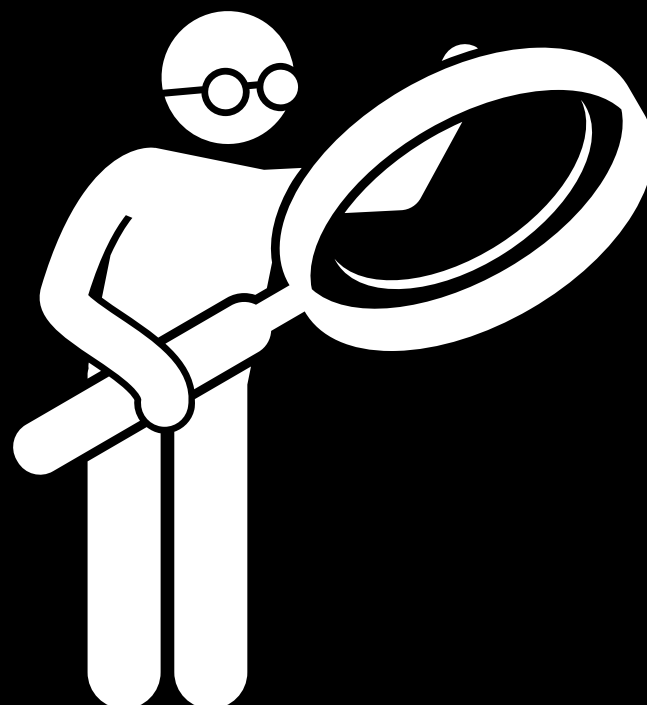


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Home Inspection



Once your offer is accepted, schedule a home inspection. A professional inspector will evaluate the property's condition, and you can use their findings to negotiate repairs or request a price adjustment.



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Mortgage Financing



Finalize your mortgage application with your chosen lender. They will assess your creditworthiness and appraise the property.



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Appraisal



The lender will order an appraisal to determine if the property's value aligns with the agreed-upon purchase price. If the appraisal falls short, you may need to renegotiate or come up with additional funds.



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Home Insurance



Purchase homeowners insurance to protect your investment. Your lender will require this coverage.



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Final Walkthrough



A day or two before closing, do a final walkthrough of the property to ensure it's in the agreed-upon condition.



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Closing



Attend the closing meeting, where you'll sign all the necessary paperwork and pay closing costs, which may include fees for the loan, title insurance, and property taxes.



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#14

Transfer of ownership



The property's ownership is officially transferred to you, and you'll receive the keys to your new home.

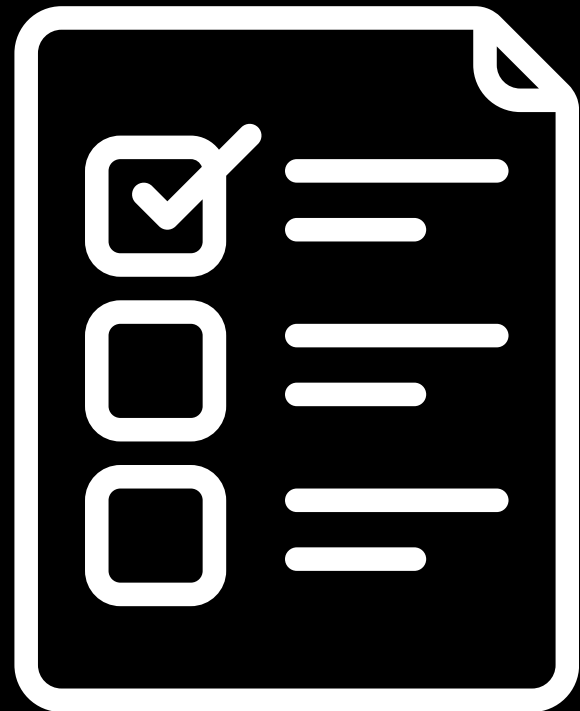


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#15

Post- Closing Tasks



Change your address, set up utilities,
and complete any remaining tasks
related to your new home.

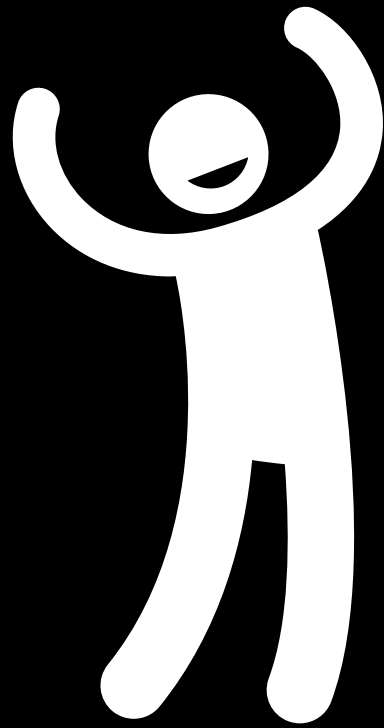


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#16

Enjoy your new home



Congratulations, you're a homeowner!
Enjoy your new space and the
responsibilities that come with it.



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#Real Estate Tips

Congratulations! You're one step closer to finding your dream home! But why stop there? Working with a professional realtor can make your home-buying experience smoother and less stressful.

Please feel free to contact me today to start your journey to homeownership. Let me help you find and make your dream home a reality!

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