

essential tips

FOR FIRST-TIME HOMEBUYERS





Hello and Welcome!

WHAT TO EXPECT

Buying your first home is an exciting and life-changing experience, but it's also a journey that requires preparation and knowledge. This guide will equip you with essential tips to make the process smoother and help you achieve your dream of homeownership.

TIP 01: DEFINE YOUR PRIORITIES

Begin by creating a wish list of your must-haves, such as the number of bedrooms or the location, and your nice-to-haves, like a pool or a large backyard.

Research neighborhoods by visiting them at different times of the day and evaluating factors like commute times, school districts, and nearby amenities. Be realistic about what you need now and what will work for the future, and avoid stretching your budget for features you don't need.



(bedrooms, sq.ft, safety, neighborhood, commute times, overall condition)

This image shows a full page of white paper with horizontal dashed lines, typical of primary school handwriting practice paper. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

(updated kitchen, new appliances,
pool, walk-in closets, finished
basement)

[illegible]

Let's Talk Finances

PREPARATION IS KEY



TIP 02: ACCESS YOUR FINANCES

To understand your budget, review your income, expenses, and savings to determine how much you can afford. Make sure to factor in additional costs such as property taxes, insurance, and maintenance. It is also important to check your credit score because a higher credit score can secure better mortgage rates.

If your score is low, consider taking steps to improve it before applying. Additionally, start saving for a down payment. Most lenders require a down payment of 3%-20% of the home's price, though there are programs for first-time buyers that offer lower down payment options.

TIP 03: GET PRE-APPROVED

Getting pre-approved for a mortgage has several benefits. It helps you know your price range before house hunting and shows sellers that you are a serious buyer. To get pre-approved, gather financial documents such as tax returns, bank statements, and pay stubs. Take the time to shop around for lenders to find the best rates and terms. If you need lender recommendations, let me know and I can help.



Search Tips

TIP 04: FIND YOUR EXPERT GUIDE

Using a real estate agent provides you with expertise on market trends, pricing, and neighborhoods. They can also help you navigate contracts, negotiations, and the closing process. It's important to choose an agent who is experienced, communicative, and familiar with the area you're considering.

TIP 05: USE TOOLS FOR YOUR SEARCH

When attending open houses, take notes and pictures to compare properties later. Ask questions about the home's condition, the age of major systems like the roof and HVAC, and any HOA fees. Stay flexible and be open to considering different styles or areas if your initial preferences aren't available.



NOW TO The Exciting Part OFFER AND INSPECTION

TIP 06: BE STRATEGIC WITH YOUR OFFER

To make a smart offer, start by understanding market trends. In a seller's market, you may need to offer above asking price, while in a buyer's market, there may be more room for negotiation. Rely on your agent to help you craft a competitive yet reasonable offer. Be ready for counteroffers and decide your maximum offer ahead of time.

TIP 07: INSPECT BEFORE YOU INVEST

A home inspection is important because it reveals potential issues with the property. Pay attention to the structural integrity, plumbing, electrical systems, and the condition of major appliances. Use the inspection report to request repairs or negotiate a lower price based on the findings.

Congratulations

IT'S CLOSING DAY



TIP 08: PREPARE FOR CLOSING

Closing costs include loan origination fees, appraisal fees, title insurance, and more. Prepare for the final steps by reviewing all documents carefully and asking your agent or attorney to explain anything that is unclear.

TIP 09: AVOID FINANCIAL SURPRISES

Maintain financial stability throughout the home-buying process. Avoid making large purchases or opening new credit accounts, as these could affect your loan approval.

Becoming a homeowner is an incredible achievement, and with the right preparation and guidance, you can navigate the process with confidence. Remember, every step you take brings you closer to turning the key to your first home! If you have any questions, or are ready to get started - contact me today!

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Client Testimonials

WHAT OTHERS ARE SAYING



K Esgar

Hands down, Alisa has been the best realtor we've had the pleasure of working with. We've bought and sold several homes over the years and have never had such a good and positive experience as we did with her. We are new to Florida and she made everything very easy for us every step of the way. She was exceptional with her communication and very prompt on getting responses with any questions we had. Alisa helped with all the required inspections and even getting quotes for the items needing attention from the inspection report. I would and will recommend Alisa to anyone who is looking to sell their home or if you are looking to purchase one.



R Lightsey

Alisa was nothing but amazing!! We were very selective in our house hunt and she stuck with us through the many months of looking for our home! She listened to our wants, needs and worries and took them all to heart! Would recommend her every time and would call her again if we had to move!

She helped us find the perfect house and made the process beyond easy! She explained everything to Lehman terms so we could understand everything! She set up inspections gave us a check list to complete and keep us on track also!

By far an amazing experience and easy with her! If you don't use her you will be missing out!!

We truly appreciated her and couldn't say enough how great she was!

Questions?

CONTACT ME!

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GET IN CONTACT

I'm a real estate agent with a passion for learning, eating, and being outdoors. I love going to the beach, reading, working in the flower beds at my house, and finding new places to eat.

I will probably never have enough pizza in my life. I enjoy trying new restaurants with my family and spending early mornings at the beach. I currently live in Gulf Breeze with my husband and our dog Bella. I look forward to connecting with you!



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