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# Purchasing Your First Home: A Step-By-Step Guide



*Image via Pexels*

By **Stephanie Haywood**

Buying a home is a huge accomplishment! It's also a big decision that comes with a lot of steps. Where do you even begin? This US Delta Realty guide will walk you through the entire process from start to finish so you can confidently find and purchase your dream home.

## **Step 1: Determine How Much House You Can Afford**

The first step to buying a house is figuring out how much you can afford. Begin by looking at your current financial situation. Make sure you have an accurate picture of your monthly income and expenses. Then, consider how much you have saved for a down payment and any other additional costs associated with buying a house (e.g., closing costs, moving expenses, etc.).

Use an online mortgage calculator to get an estimate of the monthly mortgage payment you can afford. This will help you narrow down your search to homes that fit within your budget.

## **Step 2: Find the Right Home**

Now that you know how much house you can afford, it's time to start looking for the right home! There are a number of ways to do this. It's best to work with a real estate agent, search online listings, and drive around neighborhoods that interest you.

Keep in mind your must-haves, nice-to-haves, and dealbreakers when considering different properties. Once you find a few homes that meet your criteria, schedule visits so you can take a closer look.

## **Step 3: Get Pre-Approved for a Mortgage**

Now that you've found the perfect home, it's time to get pre-approved for a mortgage. This entails submitting some financial information — including your income, debts, and assets — to a lender, who will then provide you with a letter indicating how much they're willing to lend you. This letter will come in handy when it's time to make an offer on a home since it demonstrates to the seller that you're serious about buying and provides guidance on what price range you should be considering.

## **Step 4: Make an Offer on the Home**

Once you've found the right home and been pre-approved for financing, it's time to make an offer! Your real estate agent will help guide you through this process and negotiate on your behalf with the seller (or their agent).

Be prepared to move quickly since there may be other interested buyers, especially in hot markets. If your offer is accepted, congratulations! The next step is scheduling a home inspection.

## **Step 5: Schedule a Home Inspection**

A professional home inspector will visit the property to look for any structural or mechanical concerns that could impact the value or livability of the home. They will provide detailed reports on their findings which can be used as leverage

during negotiations if any problems are uncovered.

You might consider investing in a home warranty if the inspection reveals significant issues. An annual contract will cover broken-down HVAC, plumbing, and electrical systems in addition to faulty appliances. When looking for a home warranty in AZ, remember to compare different providers online to find the best rates and coverage.

## Step 6: Closing

Closing is when the formalities of purchasing a home are finalized, and ownership is transferred from seller to buyer. You'll need to bring several documents with you on closing day, including ID, proof of homeowners insurance, loan documents, etc. Your real estate agent and/or lawyer will be there to walk you through everything, so don't worry if it feels like information overload — they've got this!

## Conclusion

Now you know exactly what's involved in buying a home. We hope this guide has clarified any confusion you may have had and made things feel a bit more manageable. Remember to research various homes, seek pre-approval, consider a home warranty, and follow the other tips above. Your home ownership dreams will soon be a reality!

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