



Home Buying Tips

When shopping for a home, it's important to understand your needs and wants. Consider:

- How long will you be in this home?
- Why are you moving?
- Which features are must-have deal-breakers?
- Which features are nice-to-have, but not necessary?

Do your homework

- Understand the current market in your local area.
- Work with your mortgage provider to get an accurate understanding of the up-front costs of buying a home (i.e., down payment and closing costs) as well as ongoing monthly expenses (mortgage principal and interest payments, taxes, insurance, etc.).
- Understand your credit report and clean up any issues.
- Talk to your future neighbors about the area, schools and crime.

Work with experts

- Find a Realtor you trust to represent you, and who has a strong understanding of your needs and wants.
- Work with an inspector that has no conflict of interests.
- Employ a specialty inspector's help to dig deep if your inspection reveals any cause for concern.

Find a loan that fits

- Discover your options so you can align your wants and needs with the long-term financial responsibility of having a mortgage and owning a home.
- Get pre-approved for a mortgage and ensure you're comfortable with the impact it will have on your budget.

Get organized

- Identify all the required documentation and set it aside so you're ready to spring into action when the time is right.
- Place your down payment money in an account that you can easily access.
- Plan ahead for those last-minute moving expenses with a separate savings account to ease the stress and avoid using credit cards.

First Tech can help

- No matter what stage you're in, we're here to support you. Talk to us about your homeowner wants and needs and we'll help you find a loan that works for you.

