Let's Get Started

THE COMPLETE GUIDE TO BUYING YOUR FIRST (OR NEXT) HOME

BY: TIFFANY PETTIS

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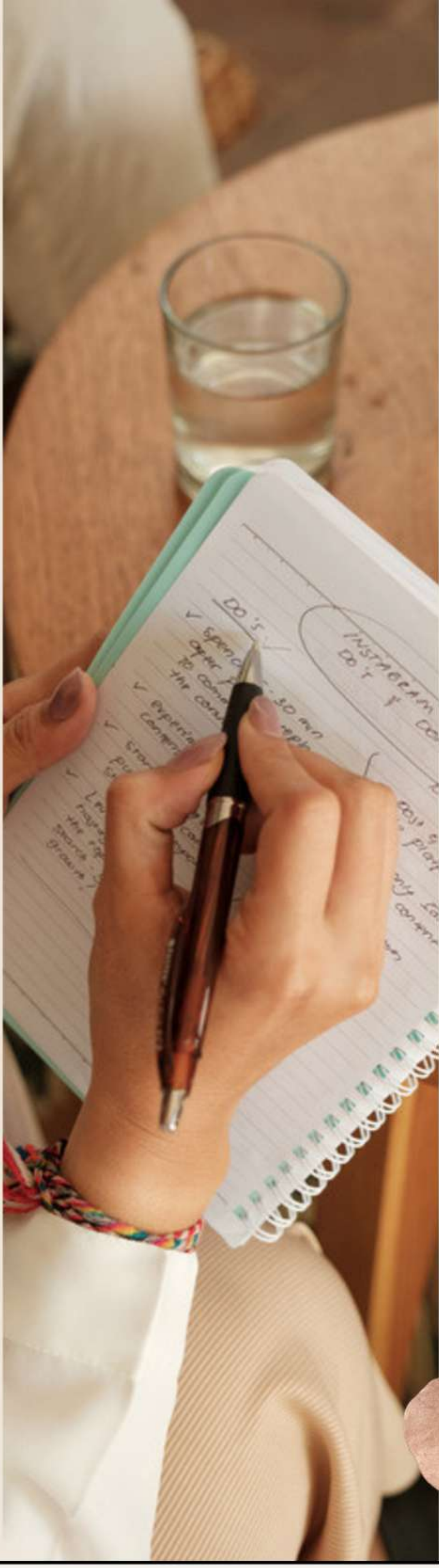
HEY, I'M TIFFANY

Welcome to Your Home Buying Journey
Hi, I'm Tiffany Pettis, your trusted Realtor®. I know buying a home is one of the biggest financial and emotional decisions you'll ever make. Whether it's your first home or your next one, I created this guide to simplify the process, give you the tools you need, and help you avoid common mistakes.

LET'S DO IT!

Tiffany xoxo



01

UNDERSTANDING THE HOME BUYING PROCESS

Buying a home isn't just about finding the right house — it's about preparing yourself, making smart decisions, and staying a step ahead. Here's the general flow:

1. **Get pre-approved for a mortgage.**
2. **Work with your Realtor® to search for homes.**
3. **Tour properties and find the right fit.**
4. **Make an offer.**
5. **Complete inspections and appraisals.**
6. **Finalize financing.**
7. **Close and get the keys!**

👉 **Pro Tip: The more prepared you are upfront, the smoother the journey will be.**

YOUR NOTES:

enjoy the process

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THE FINANCIAL FOUNDATION –

WHAT YOU REALLY NEED TO KNOW

One of the biggest myths about buying a home is that you need “perfect credit” or “20% down.” That’s simply not true.

- Credit Score: Most lenders look for 620+, but there are options below that. The higher your score, the better your interest rate.
- Down Payment: Can range from 0%–20%. Programs like FHA, VA, USDA, and first-time homebuyer grants can help.
- Closing Costs: Typically 2–5% of the purchase price. This covers things like lender fees, title insurance, and taxes.
- Monthly Payment: Don’t forget taxes, insurance, and possible HOA fees.

👉 Pro Tip: Don’t overextend yourself. Aim for a home where the monthly payment feels comfortable, not stressful.

YOUR NOTES:

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GETTING PRE-APPROVED – WHY IT MATTERS

Before you even start house hunting, a pre-approval is your golden ticket. It:

- Shows sellers you're serious.
- Helps you know your price range.
- Speeds up the buying process once you find "the one."

👉 Pro Tip: Don't just talk to one lender — shop around for the best rates and programs.

YOUR NOTES:

enjoy the process

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FINDING THE RIGHT HOME

Now comes the fun part — house hunting! But before we hit the road, think about:

- Location: Commute, schools, community, and resale value.
- Lifestyle: Do you need extra bedrooms? A yard? Space for pets?
- Budget: Just because you're approved for a certain amount doesn't mean you should spend it all.

👉 Pro Tip: Make a list of "must-haves" vs. "nice-to-haves" so you stay focused.

YOUR NOTES:

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MAKING AN OFFER & NEGOTIATING

This is where I come in strong on your behalf. Together, we'll decide:

- Offer price (based on market value).
- Earnest money (a deposit showing your commitment).
- Contingencies (like inspections or financing).

👉 Pro Tip: Sometimes the strongest offer isn't the highest — flexibility with closing dates or fewer contingencies can win a deal.

YOUR NOTES:

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INSPECTIONS & APPRAISALS

These protect you!

- Home Inspection: A licensed inspector checks the property from top to bottom. We use this to request repairs or negotiate.
- Appraisal: Required by your lender to confirm the home's value matches the loan amount.

👉 Pro Tip: Don't skip the inspection. Even if you're buying "as-is," knowing what you're walking into is priceless.

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YOUR NOTES:

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CLOSING DAY – WHAT TO EXPECT

losing is when everything becomes official. You'll:

- Review and sign all documents.
- Pay your down payment and closing costs.
- Get the keys to your new home! 🎉

👉 Pro Tip: Do a final walk-through the day before or the morning of closing to ensure the home is in the agreed-upon condition

YOUR NOTES:

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AFTER YOU MOVE IN

Buying the home is just the beginning.
Protect your investment by:

- Setting up homeowners insurance.
- Creating a home maintenance schedule.
- Building an emergency fund for repairs.

👉 Pro Tip: Keep every warranty, manual, and receipt in one place for easy reference later.

YOUR NOTES:

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FIRST-TIME BUYER PROGRAMS & RESOURCES

There are countless programs designed to help home buyers — especially first-time buyers. Examples:

- Down payment assistance programs.
- VA & USDA loans (for veterans and rural areas).
- Local grants and credits (each city/county is different).

👉 Pro Tip: Always ask me about new grants or programs — they change often and can save you thousands.

YOUR NOTES:

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WORKING WITH THE RIGHT REALTOR®

Your Realtor® is your advocate, negotiator, and guide. My role is to:

- Educate you about the process.
- Help you avoid costly mistakes.
- Negotiate the best deal possible.
- Walk with you every step of the way.

👉 Pro Tip: Choose an agent who understands your needs and communicates clearly.

YOUR NOTES:

enjoy the process

CONCLUSION: YOUR NEXT STEPS

Buying a home doesn't have to be overwhelming. With the right preparation, knowledge, and Realtor® by your side, you can achieve your dream of homeownership with confidence.

📞 I'd love to help guide you on this journey. Let's schedule a time to talk about your goals and the next steps toward finding your perfect home.

CHECKLIST

Month: .... **Week:** ....

Tasks	Su	Mo	Tu	We	Th	Fr	Sa
	✓						

THANK YOU FOR READING!

TIFFANY PETTIS
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