

# I'm Ready to Buy! But Where Do I Start?



- **Find a Real Estate Agent**
- **Meet with your lender**
  - It is a good idea to meet with a lender before seriously starting to look for your new home - you will have a clear price range that you could qualify. They will also help you determine what you can comfortably afford before you find a home you love.
- **Decide what things are important in a home.**
  - Think not only about the home's physical amenities but also about location, neighborhood, proximity to schools, parks, work and what your needs be in a few years.
- **Start searching!**
  - Your real estate agent will discuss with you what you are looking for in a home. They will scour through available homes to help you find one that meets your needs.
  - Did you see a home you liked in the paper or see a for sale sign? Contact your agent and they will schedule an appointment for you to see the home.
- **Start looking!**
  - Once you have homes you are interested in, your real estate agent will schedule showings for you. You will have the opportunity to view homes, get detailed information, and so on.
- **Find the perfect home?**
  - Your agent will assist in writing an offer. They can help you determine how much to offer, what concessions you may want to request (asking the seller to pay closing costs, etc) and submit the offer on your behalf.
- **What happens now?**
  - This is where the process *can* get complicated. Sometimes your offer will be accepted, sometimes it will be countered with an offer from the seller, it may even be rejected all together. Each situation is very different. Your real estate agent will be able to guide you through the process no matter how smooth or bumpy the road gets.