



Welcome to the Homebuying Journey!

Buying your first home is exciting, but it can also feel overwhelming. Between financing, inspections, negotiations, and paperwork, many buyers don't know where to begin.

This guide walks you through the entire process so you can feel confident and prepared every step of the way.

My goal is simple: to make the home buying process smooth, clear, and even enjoyable.

Catherine Mason

Licensed Real Estate Advisor



REMAX RISE

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The Home Buying Process at a Glance



Stage 1
Preparation
(1–2 months)

- Budget planning
- Pre-approval
- Wish list



Stage 3
Offer Accepted
(30–45 days)

- Inspection
- Appraisal
- Loan approval

Stage 2
Home Search
(1–3 months)

- Touring homes
- Evaluating options



Stage 4
Closing Day

- Final paperwork
- Keys in hand

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Understanding Your Budget

One of the first conversations we'll have is about your budget. Understanding what you're comfortable spending is the foundation of a successful home search. While a lender will determine what you qualify for, our goal is to make sure the homes you're considering fit both your lifestyle and your financial comfort level. Starting here ensures the search is focused, realistic, and enjoyable.

What Lenders Evaluate

- Income
- Credit score
- Debt
- Savings
- Employment history

What Your Monthly Payment Includes

-  Mortgage principal
-  Interest
-  Property taxes
-  Homeowners insurance
-  HOA fees (if applicable)

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What Are the Upfront Costs?

Down Payment

Typically 3–20%

Many first-time buyers qualify for lower down payment programs.

Closing Costs

Usually 2–5% of the purchase price.

Includes:

- lender fees
- title insurance
- legal costs
- escrow setup

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Define Your Home Priorities

Must-Haves

Things you absolutely need.

Examples:

- Bedrooms
- Location
- Parking
- Commute time
- Outdoor space

Nice-to-Haves

Things you'd love but could compromise on.

Examples:

- Updated kitchen
- Finished basement
- Walk-in closet
- Large yard

Deal Breakers

Things you absolutely do not want.

Examples:

- Location outside your preferred area
- Too long of a commute
- No dedicated parking
- Major renovations required
- HOA rules that don't fit your lifestyle
- Lack of outdoor space
- A layout that doesn't meet your needs
- Septic system instead of public sewer (some buyers prefer municipal sewer connections)

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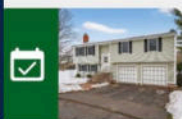
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Confirmed

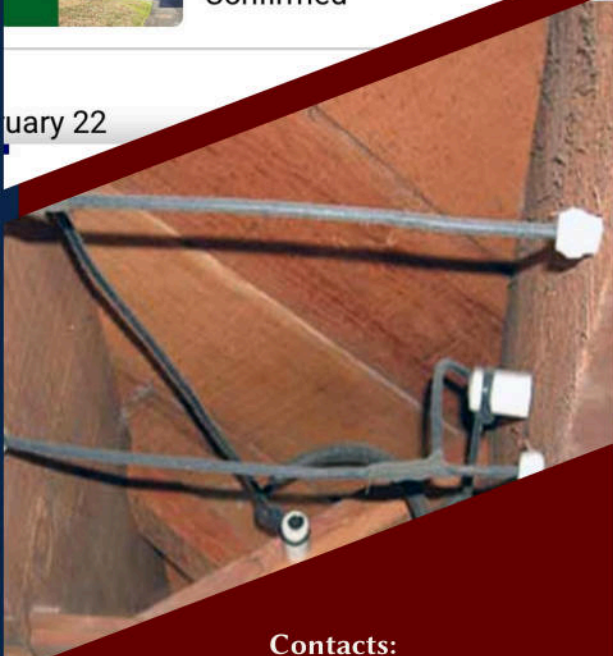


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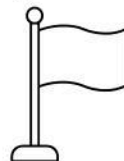


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The Home Search

Once you're pre-approved, the fun part begins.

How I Help My Buyers



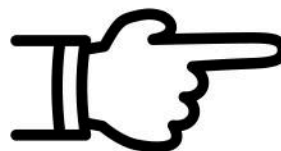
- Identify homes that match your goals



- Schedule private showings



- Evaluate pricing and value



- Point out things buyers often miss



- Monitor new listings in real time



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What Most First-Time Buyers Wish They Knew Sooner

Homes often sell faster than expected

The right home may only be available for a few days. Being pre-approved and ready to tour quickly can make all the difference.

The perfect home rarely exists

Most buyers find the right home when they focus on their top priorities rather than waiting for something perfect.

Online photos can be misleading

Some homes look incredible online but feel different in person, while others that photograph poorly turn out to be great options.

The inspection is for information

Very few homes are perfect. The inspection helps buyers understand the home's condition and plan for future maintenance.

The right strategy matters

Pricing, timing, and offer terms can make a huge difference when competing for a home.

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Making an Offer

When you find a home you love, the next step is preparing an offer. This is where strategy and guidance become especially important. Every home and market situation is different, and the strength of an offer is determined not only by price but also by the terms and timing. Together, we'll structure an offer that is competitive while still protecting your interests as a buyer.

Your offer typically includes:

-  Purchase Price
-  Earnest Money Deposit
-  Inspection Contingency
-  Mortgage Contingency
-  Closing Timeline

Your offer may include:

- Escalation Clause
- Appraisal Gap Coverage
- Inspection for informational purposes

Strategy Matters

Market conditions, competition, and pricing all influence how offers are structured.

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From Contract to Close

What to Expect After Your Offer Is Accepted

Congratulations! Once your offer is accepted, the home officially goes under contract. While this is an exciting milestone, there are still several important steps that take place before closing day. During this time, your lender, attorney, and other professionals work together to finalize the transaction and ensure everything is in order.

My role is to help guide you through each step so you always know what's happening and what comes next.

Home Inspection

Shortly after going under contract, we'll schedule a home inspection with a licensed inspector.

If any concerns are discovered, we'll review the report together and determine whether to request repairs, credits, or move forward as planned.

Mortgage Processing & Appraisal

Once you're under contract, your lender will begin finalizing your loan. This includes reviewing financial documents and ordering a home appraisal. The appraisal confirms that the home's value supports the agreed-upon purchase price, which protects both you and the lender.

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From Contract to Close cont.

Title Review

A title search is conducted to confirm that the seller legally owns the property and that there are no outstanding liens or claims attached to it. This process ensures the home can be transferred to you cleanly and legally at closing.

Final Walkthrough

Shortly before closing, you'll complete a final walkthrough of the home. This is your opportunity to confirm that the property is in the agreed-upon condition and that any negotiated repairs have been completed.

Closing Day

Closing day is when everything becomes official. At closing you will:

- Sign the final mortgage and ownership documents
- Pay any remaining closing costs or down payment funds
- Receive the keys to your new home

Congratulations — you are officially a homeowner!

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Protecting Your Investment

Home Inspection

A licensed inspector evaluates:



• Roof • Electrical • Plumbing



• Structure

• HVAC

Appraisal

Your lender orders an appraisal to confirm the home's value supports the purchase price.

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5 Mistakes First-Time Buyers Should Avoid

Looking at homes before getting pre-approved

Using all savings for the down payment

Skipping the home inspection

Making large purchases before closing

Not working with a trusted advisor

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Questions Smart Buyers Ask Before Making an Offer



- How long has the home been on the market?



- Have there been any price reductions?



- Are there competing offers?



- Are there upcoming developments in the neighborhood?



- What comparable homes recently sold nearby?

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What It's Like to Work With Me

When we work together,
you can expect:

- ✓ Clear communication
- ✓ Honest advice
- ✓ Strategic guidance
when making offers
- ✓ Access to trusted
lenders and inspectors
- ✓ Support from first
showing to closing

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Ready to Start Your Home Search?

If you're thinking about buying a home in the next 6–12 months, the first step is a simple conversation.

We'll discuss:

- Your goals
- Your timeline
- What's possible in today's market

Contact me today to get started on your path to homeownership.

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