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HOME BUYERS GUIDE

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A photograph of a young couple smiling and embracing each other. The woman is on the left, and the man is on the right, wearing glasses. They are standing in front of a house with a palm tree and other foliage in the background.

A GUIDE TO BUYING YOUR DREAM HOME

FIRST-TIME HOMEBUYERS , NO NEED TO STRESS!
YOUR HOME SHOPPING EXPERIENCE CAN BE A SUCCESS!

Congratulations on Moving Forward!



Buying a home is a big step, one filled with excitement and anticipation. Your home will be the foundation upon which you build timeless memories and live out a promising future with loved ones. We at Eagle Home Mortgage are thrilled for anyone who endeavors to become a homeowner and would like to extend our services to you. Let us start by providing you with this helpful step-by-step guide to buying your first home.

We want you to enter the home market with confidence — no questions unanswered, no concerns unaddressed. This guide provides a straightforward explanation of the necessary steps and considerations for buying a home. In addition, hyperlinks to helpful online tools and sources are provided throughout this document, granting you quick access to important financial elements, such as discovering your credit score or calculating your debt-to-income ratio, among other things. You'll be fully informed on all aspects of the home-buying process.

After reading through this guide, you will be able to:

- ✓ Determine "how much home" you can afford
- ✓ Understand and improve your credit score
- ✓ Make a reasonable down payment
- ✓ Manage future home expenses
- ✓ Find a home that fits your lifestyle

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Owning vs. Renting

Why Paying A Mortgage Is Better Than Paying Rent

Renting withholds equity, financial stability, tax benefits, and creative license to design your living space — all benefits afforded to you if you own your home.

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Give Yourself a Personal Finance Review

How Much Home Can I Afford?

Determine your spending power in the home-buying market by examining the fiscal components of your monthly responsibility as a homeowner.

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Down Payments and Closing Costs

Principal Expenses in the Purchase of Homeownership Explained

A down payment is the initial payment you put towards a home's purchase price, while closing costs are fees paid upon settlement of the real estate transaction.

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Finding the "Right" Home

What's on Your New Home Checklist?

Before shopping the market, note the features you want and require of a new home and its location.

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Closing Thoughts

No Questions Left Unanswered – We Want to See You into Your New Home

Determine your spending power in the home-buying market by examining the fiscal components of your monthly responsibility as a homeowner.

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