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**10 Tips for a 1st Time Home Buyer**

1. Know what your budget is, and have all your finances ready to provide to the lender.

1. Get pre-qualified first before you make and offer, this way you will know how much you can afford.
2. Establish your Target Market, narrow your area and then concentrate on that area.
3. Prioritize your preferences for your new home, list your needs and your wants. Know the difference!
4. Be realistic in what you can afford, don’t make offers on homes over your limit with the hopes of getting your price after the inspection. The seller may just say no and you lost all that time.
5. Act fast and do not delay if you found a home that fits all your needs, if you do it most likely will be pending.
6. Don’t play the pricing game, the more you ask the seller to pay on your behalf weakens your offer. 3% to 7% as a seller’s assist is reasonable.
7. Have funds ready to pay your closing costs and expenses.
8. Most homes are not perfect, accept a few defects you might find and fix them. Larger items you should ask the seller to correct.
9. Be an educated buyer, do your homework on the local schools, shopping and transportation as this will give you an edge over the others.