

1. **TAKE A LOOK AT YOUR FINANCES**
 - a. You'll want to do a thorough assessment of your finances so you know exactly how (and if) you can pay for a home. You'll need some savings to cover the down payment, the closing costs, and third-party fees associated with this type of loan.
2. **CHECK YOUR CREDIT**
 - a. You'll need a minimum credit score of 620 to get approved for most mortgages.
 - b. The lower your credit score is, the higher your interest rate will be.
3. **SELECT A MORTGAGE ADVISOR & GET PRE-APPROVED**
 - a. Selecting a good mortgage advisor and getting pre-approved is the smartest and most efficient way to start your home purchasing journey.
4. **HIRE A GOOD REAL ESTATE AGENT**
 - a. Realtors can protect your interest and your investment, and make the entire home buying process so much easier for you.
5. **CONSIDER THE LOCATION**
 - a. Consider things like commute, whether the property is in a good school district, hospital proximity, and if there are entertainment and dining options nearby.
 - b. It is also important to assess high risk areas like flood zones before buying your home.
6. **MAKE AN OFFER**
 - a. This is when a good offer letter comes in handy. Your real estate agent helps you with this step, and it usually includes: purchase price, initial deposit, copy of pre-approval letter, closing details, list of contingencies, and expiration date.
7. **GET AN INSPECTION**
 - a. The home inspection takes place once your offer is accepted to ensure the house you are purchasing is safe. Inspectors look for: faulty or exposed wiring, poor ventilation, roofing problems, mold, rodents or other pests, and plumbing issues.
8. **PREPARE TO CLOSE**
 - a. A day before closing, your real estate agent will schedule a final walkthrough to see that everything in the property is the way it should be for final approval.