



# Your 10 Steps To Buying A Home

## #1 Get Educated

Take a home buyer education course to make sure you are ready to buy a home. Visit [www.texasfinancialtoolbox.com](http://www.texasfinancialtoolbox.com) to find a course in your area.



## #6 Make an Offer

Work with your REALTOR® to submit a signed proposal specifying the purchase price, terms and conditions to the seller.



## #2 How Much Can You Afford?

Create a budget with a mortgage payment that is comfortable for you. To see if you qualify for a down payment grant or other assistance through TSAHC, visit [www.ReadyToBuyATexasHome.com](http://www.ReadyToBuyATexasHome.com).



## #7 Get a Home Inspection

A home inspector will examine the home's condition and alert you to any issues that may be present.



## #3 Get Pre-Approved

Shop around for a reputable lender and get loan pre-approval to confirm how much you can afford.



## #8 Apply for a Mortgage Loan

Decide which lender offers the loan product that works for you and apply for the official mortgage loan.



## #4 What Kind of Home to Buy?

Make a list of features you need and want in a home.



## #9 Get Homeowners Insurance

Homeowners insurance is required by your lender to protect your home from hazards like fire, storms and floods.



## #5 Shop for a Home

Take your time, look at many homes, take notes and ask questions.



## #10 Close on Your Home

Closing day is when the seller receives the funds and you receive the deed and keys to your new home!

