

The truth about buying your first home

10 key considerations before saying “Yes.”

Buying and owning a home can be exciting, but it also involves more effort than many anticipate. Preparation and planning set a solid foundation for successful homeownership. Explore this 10-point checklist of crucial truths to empower yourself before you begin your house hunt.

1	It's not just the mortgage: Factor taxes, insurance, utilities and other expenses into your budget to avoid surprises.	6	Location, location, location: Evaluate schools, commute times, amenities and future development that can impact your quality of life and property value.
2	Credit score matters: Know your score and take steps to improve it (if needed) to help unlock better loan options.	7	Needs first, wants later: Prioritize essential features and be flexible on extras to expand your options.
3	Build a safety net: Prepare for unexpected expenses with a rainy day fund for peace of mind.	8	Stay cool: Avoid emotional decisions that could derail your budget and hurt your long-term goals.
4	Pre-approval is your superpower: Confirm your price range before house hunting to save time and stress.	9	Compare loan options: Explore mortgage loan options to find the best fit for your needs and budget.
5	Partner with the pros: Tap into a knowledgeable real estate agent to help navigate the market, negotiate terms and provide valuable advice.	10	Unlock the value of an inspection: Uncover hidden issues upfront that could lead to costly repairs down the road.



Turn your dream into a reality!

Rely on **readynest.com** to uncover more truths about navigating the homebuying process with ease. Take our **fun 10-question quiz** to see how much you already know about buying your dream home.