Bay East Consumer Guide

Buying Your First Home

Your journey to homeownership starts here

🏡 Are You a First-Time Homebuyer?

You may qualify if you:

- Have never owned a home
- Haven't owned a home in 3 years
- Meet eligibility requirements for certain assistance programs

💡 **The definition varies, so you may qualify even if you've owned a home before.**

🤝 Build Your Team

A REALTOR® can help you:

- Find homes that fit your needs
- Schedule showings
- Negotiate on your behalf
- Guide you from offer to closing

👉 **Before touring homes, you'll typically sign a written buyer agreement outlining your agent's services and compensation.**

💰 Explore Financing Options

Many first-time buyers may qualify for:

- Conventional loans
- FHA, VA, or USDA loans
- Down payment assistance
- State or local homebuyer grants

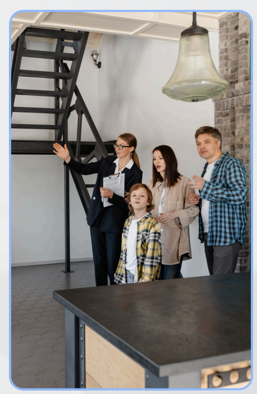
💡 **Ask your lender or REALTOR® about programs available in your area.**

📚 Take Advantage of Helpful Resources

Buying your first home doesn't have to be overwhelming.

- Homebuyer education classes
- State housing finance agencies
- HUD-certified counselors
- Local assistance programs

👉 **A little preparation today can help you make informed decisions tomorrow.**



🤝 We're Here to Help

A Bay East REALTOR® can help you:

✔ Navigate your first home purchase
✔ Connect with lenders and local resources
✔ Explain contracts, financing, and next steps