

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.

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



Turn your dream into a reality!

Rely on [readyneest.com](https://www.readyneest.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.