



## **Sunday Column**

**By Cher Miculka, 2021 Chairman**

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### **Tips for First-Time Homebuyers**

Buying your first home can be daunting, for most people it is the largest purchase that they will ever make. These tips can help you prepare to purchase your first home.

#### **Where to begin?**

Taking the first step in the home buying process can be intimidating, but don't let it be. The first thing you need to do is know what your priorities are when it comes to your first home.

Determine how long you plan on living in the home, what your desired neighborhood or area is, and what thing you will not compromise on. This is also the time to check your credit score and make sure you are in a good position to qualify for a mortgage.

#### **REALTORS® vs. Listing Sites**

Before you start the process of finding your home make sure to know the differences between what a REALTOR® will do for you and what a listing website will.

A REALTOR® is an expert at real estate transactions, as their career REALTORS® know the ins and outs of the paperwork and can negotiate on your behalf. Additionally, REALTORS® understand that buying or selling a home can be an emotional time and they are there to support you and provide you with the best information to help you in the process.

Listing websites are great for looking at pictures of homes but seeing them in person is much different. Be wary of the listed values of homes on some search sites, as they don't always reflect accurately for their market.

#### **Find a Mortgage Lender**

Before beginning your house hunt make sure to find a lender who is right for you. This is one of the most important steps in the home buying process, because if you don't know how much you can afford you don't know what to look for.

It is important to be pre-approved for a loan before looking at homes, in case you find one you love and want to make an offer. In a fast moving market it is likely that your dream home will sell before you have time to get pre-approved.

For more information on buying, selling, or leasing your home in the San Antonio or surrounding areas, visit [SABOR.com](http://SABOR.com) and use a REALTOR®.

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