

FIRST-TIME HOME BUYER'S GUIDE

Your Step-by-Step
Guide to Buying a Home
with Confidence

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WELCOME

Buying your first home is exciting—but it can also feel overwhelming. Between financing, finding the right home, negotiating, inspections, and closing, there's a lot to navigate.

The good news?
You don't have to do it alone.

This guide will walk you through each step of the home-buying journey so you know what to expect and how to prepare.



At Onyx Real Estate Group, our mission is simple: Deliver expert guidance, build lasting relationships, and help clients confidently build wealth through real estate.

Why This Guide?



Understand each step of the buying process



Avoid common mistakes and costly surprises



Feel confident making one of life's biggest decisions



1 KNOW YOUR BUDGET

Before you start looking at homes, understand what fits comfortably within your monthly budget.



Monthly mortgage payment



Property taxes



Homeowners insurance



HOA fees (if applicable)



Utilities and maintenance



TIP: Just because you're approved for a certain amount doesn't mean you should spend it all.

2 GET PRE-APPROVED

A pre-approval tells you:

- How much you may qualify for
- Your estimated monthly payment
- Your purchasing power



It also makes your offer stronger when competing with other buyers.

3 CHOOSE THE RIGHT REALTOR

Your Realtor should do more than unlock doors.

- Help you understand the market
- Negotiate aggressively
- Protect your interests
- Coordinate inspections
- Guide you through closing



At Onyx Real Estate Group, we're with you every step of the way.

4 DEFINE YOUR MUST-HAVES

Create a list of:

- Neighborhoods
- Price Range
- Bedrooms
- Bathrooms
- Garage
- School District
- Commute
- Must-have Features
- Nice-to-have Features



This helps focus your search and saves time.

5 START YOUR PERSONALIZED HOME SEARCH

We'll create a customized search based on your goals so you're notified as soon as matching homes become available.



- Personalized listings
- Instant alerts
- Favorite properties
- Showing requests
- Market insights

6 TOUR HOMES

As you visit homes, pay attention to:

- Location
- Condition
- Layoff
- Natural Light
- Storage
- Future Resale Value



Take notes after every showing.



7 MAKE AN OFFER

When you find the right home, we'll help you:

- Determine a competitive price
- Review comparable sales
- Prepare the offer
- Negotiate terms
- Protect your interests



8 HOME INSPECTION

A professional inspection identifies:

- Roof
- Electrical
- Plumbing
- HVAC
- Foundation
- General condition



This helps you make an informed decision.



9 APPRAISAL & LOAN APPROVAL

Your lender will:

- Review your finances
- Order an appraisal
- Finalize your mortgage
- Issue your clear-to-close



10 CLOSING DAY

Congratulations!

You'll:

- Sign paperwork
- Receive your keys
- Celebrate becoming a homeowner



COMMON FIRST-TIME BUYER MISTAKES

- Shopping before getting pre-approved
- Forgetting about closing costs
- Making large purchases during the loan process
- Changing jobs before closing
- Skipping the inspection
- Waiting too long to make an offer

FREQUENTLY ASKED QUESTIONS

How much money do I need?

Every buyer is different. Down payment and closing cost requirements vary by loan program.

How long does buying a home take?

Most purchases close within 30-45 days after an offer is accepted, though timelines can vary.

Should I buy before selling?

That depends on your financial situation and goals. We'll help you evaluate the best strategy.

What if my credit isn't perfect?

There are loan programs designed for a variety of financial situations. We can connect you with trusted lending professionals to discuss your options.

WHY CHOOSE ONYX REAL ESTATE GROUP?

- Personalized guidance
- Expert negotiation
- Local market expertise
- Trusted lender network
- Customized home search
- Clear communication
- Support from consultation to closing