



Liza Baumann | Realtor® | S.189600 | January 2026



Ready to purchase your first home?

Buying your first home is an exciting step, but preparation is key. Understanding the process ahead of time can help reduce stress, avoid surprises, and set realistic expectations as you begin your homeownership journey.

→ **Prepare Your Finances**

Before you start house hunting, it's important to understand your financial picture. This includes reviewing your credit, knowing what you can comfortably afford, and setting aside funds for upfront costs like a down payment and closing expenses.

→ **Know Your Budget**

Your purchase price is only part of the equation. Ongoing costs such as property taxes, insurance, utilities, and maintenance should be factored into your monthly budget to ensure long-term affordability.

→ **Get Pre-Approved**

A mortgage pre-approval helps clarify your buying power and shows sellers you're a serious buyer. It also helps streamline the process once you find the right home.

→ **Understand the Buying Process**

First-time buyers often underestimate the number of steps involved. From making an offer to inspections, appraisals, and closing, knowing what comes next helps you feel more confident at every stage.

→ **Build the Right Team**

Working with experienced professionals—such as a local real estate agent and lender—can provide guidance, answer questions, and help you navigate decisions along the way.

→ I'd love to help you through the process!! (775) 934-4528 | e.baumannhmes@gmail.com

This information is for general educational purposes and does not constitute financial or legal advice.

