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Congratulations on your decision to buy a new home! There are many important things to consider throughout the process, especially if you're a first-time homebuyer. Here's some information that will keep you on track.

### ***In General....***

A home purchase may be your largest financial transaction to date, so it's important to make the right decisions and to keep an eye on the details. With the assistance of your Real Estate Agent and Loan Officer, it should be an efficient, pleasant, and ultimately rewarding experience.

### ***Count On Your Real Estate Agent To:***

1. Preview available homes to weed out those that are overpriced, or undesirable in some other way.
2. Present the homes that suit your needs as you've defined them.
3. Help you determine the difference between a "good buy" and a property which, because of its nature (neighborhood, market appeal, etc.), might have to be discounted if you decide to sell in the future.
4. Negotiate the best deal for you. With a Pre-Qualification letter from a reputable lender in hand, your Real Estate Agent will be able to demonstrate that you are a qualified and capable borrower. This will strongly influence the Seller, and may make the difference between the Seller accepting your offer or someone else's -- even if your offer is lower!