



How to **buy** a home *in 2025*

3 WAYS TO PREPARE



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Lay a solid foundation for a smooth and successful home purchase.

Now is the time to prepare, so that when it's
time to buy you can purchase with confidence.



Financial Assessment and Savings

Review finances, including credit score, debt ratio, and savings. Start saving for a down payment (**3%-20% of home price**) and extra funds for closing costs and emergencies.





Get Mortgage Pre-Approval

Get pre-approved for a mortgage from a trusted lender to know your borrowing limit and strengthen your home offer position.





Research and Plan

Learn about real estate trends, the buying process, and your home priorities (location, size, amenities) for informed decisions. A trusted realtor can assist.





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