

# TIPS

## The Home Buying Experience

**B**uying a home is one of the most important financial decisions you'll ever make. A home can be an excellent investment because most houses increase in value over the years. Home ownership may also bring tax benefits. Here are some of the basic steps you will take on the road to owning your home:

- Choose a lender
- Learn the terms used in buying a home, condominium or co-op
- Get pre-qualified, or even better, get pre-approved for a loan
- Decide on the type of home you want

*There Are  
Some Basic  
Steps On The  
Road To  
Owning Your  
New Home*

- Decide on the features you want in your home
- Choose a real estate agent
- Start house hunting!
- When you find a home you want and can afford, start to negotiate
- Make an offer in writing
- When your offer is accepted, find an inspector
- Find a lawyer if you feel you need one
- Prepare for the closing
- Move in. Congratulations on your new home!!!