

# 01

## GET EDUCATED

Take a home buyer education course to make sure you are ready to buy a home. Visit the Texas Financial Toolbox to find a course in your area.

[TexasFinancialToolbox.com](http://TexasFinancialToolbox.com)

# 02

## MAKE A BUDGET

Create a budget with a mortgage payment that is comfortable for you. To see if you qualify for TSAHC's down payment assistance, visit TSAHC's website.

[ReadyToBuyATexasHome.com](http://ReadyToBuyATexasHome.com)

# 03

## GET PRE-APPROVED

Shop around for a reputable lender and get loan pre-approval to confirm how much you can afford.

# 04

## MAKE A WISHLIST

Make a list of features you want and need in a home, and prioritize what is most important to you.

# 05

## SHOP FOR A HOME

Take your time, look at many homes, take notes, and don't be afraid to ask as many questions as you need to.

tsahc  
T E X A S  
State Affordable Housing Corporation

# 10 STEPS TO BUYING A HOME

# 06

## MAKE AN OFFER

Work with your REALTOR® to submit a signed proposal specifying the purchase price, terms, and conditions to the seller.

# 07

## GET A HOME INSPECTION

A home inspector will examine the home's condition and alert you to any issues that may be present.

# 08

## APPLY FOR A MORTGAGE

Decide which lender offers the loan product that works for you and apply for the official mortgage loan.

# 09

## GET HOMEOWNERS INSURANCE

Homeowners insurance is required by your lender to protect your home from hazards like fire and storms. Flood insurance may also be required.

# 10

## CLOSE ON YOUR HOME

Closing day is when the seller receives the funds and you receive the deed and keys to your new home!