



10 Things Every First-Time Homebuyer Should Know

The prospect of buying a home for the first time can be intimidating — it's the single largest purchase you may ever make.

Before you begin the search, there are some things you should consider.

1. **Look for information.** Do your research. Attend community-sponsored classes or check out home buying books.
2. **Save for the down payment and closing costs.** Strive to save as much of the purchase price of the home, and closing costs, as you can. You will usually need a minimum of 5% of the purchase price – the greater your down payment, the more favorable your terms.
3. **Discover how much you can afford.** Make sure you're saving enough toward retirement and other goals when deciding how much of a

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