



The First-Time Buyer's Guide

Your step-by-step path to a confident first home

Buying a home — especially your first — is one of the biggest, most exciting steps you'll take. It can also feel like a lot. This guide walks you through the whole journey in plain English, so you know what's coming and feel confident at every step. When you're ready for a real conversation, I'm a phone call away.

STEP 1

Get Pre-Approved First

Before you tour a single home, talk to a lender and get pre-approved. It tells you exactly what you can afford and shows sellers you're serious — which matters a lot in a competitive market. An offer backed by a strong pre-approval often beats one without, even at the same price.

Don't have a lender? I'll connect you with a few I trust who close on time and communicate well.

STEP 2

Know Your Real Budget

The purchase price is only part of the picture. Plan for the full monthly cost and the cash you'll need up front:

- Down payment (often 3%–20%, depending on your loan)
- Closing costs (typically a few percent of the price)
- Property taxes — these vary a lot between townships
- Homeowners insurance and any HOA fees
- A cushion for moving and small repairs

STEP 3

Find the Right Neighborhood

Make two lists: your non-negotiables (bedrooms, commute, school district) and your nice-to-haves (updated kitchen, big yard). Almost no home checks every box, so knowing the difference helps you move quickly and confidently when the right one appears.

Knowing the local market matters here. I can walk you through what life is really like in each Main Line and Philadelphia neighborhood — the commute, the vibe, and where your money goes furthest.

STEP 4

The Search & Making an Offer

Once we know what you want, we'll tour homes and zero in. When you find the one, I'll help you craft a smart, competitive offer — not just the right price, but the right terms and timeline to win without overpaying.

Good homes can move fast. Because you did the prep work up front, you'll be ready to act decisively instead of scrambling.

STEP 5

Inspections, Financing & Closing

After your offer is accepted, we'll handle inspections, the appraisal, and your loan. I'll keep everything on track and flag any issues early, so surprises don't derail your purchase.

On closing day, you'll sign the paperwork, get your keys, and step into your new home. I'll be there through all of it.

Let's Find Your Home

Wherever you are in the process — just curious or ready to start — I'd love to help. Reach out anytime at (215) 403-4096 or johnlynch2nd@kw.com, or visit johntherealtydon.com. — John, The Realty Don