

First Time Home Buyer Starter Kit

Your Step-by-Step Guide to Buying Your First Home



Helping Utah Families Buy their First Home with Confidence

Prepared by : Tres Miller

UtahHomeownershipAuthority.com

The Magic Mortgage Lender

435-229-9797

Residential Mortgage Loan Officer

Get Pre-Approved Today

NMLS #217768

First-Time Home Buyer's Guide

Buying Your First Home

A Simple Guide to Preparing for Homeownership

Buying your first home can feel overwhelming, but it doesn't have to be. Understanding your financing options, preparing your budget, and knowing what to expect can help you move through the process with confidence. The right plan starts long before you begin looking at homes.

Who May Benefit?

- ✓ First-time homebuyers
- ✓ Renters ready to build equity
- ✓ Buyers with questions about the home buying process
- ✓ Families planning to purchase within the next 12 months
- ✓ Anyone wanting to become a more confident homebuyer



1. Schedule a Consultation
↓
2. Get Pre-Approved
↓
3. Shop for Your Home
↓
4. Close and Get Your Keys

Myth vs. Fact

Myth: I need a 20% down payment to buy a home.

Fact: Many qualified buyers purchase a home with much less than 20% down through programs such as FHA, VA, USDA, or certain conventional loans.

Common Uses

- Understand the home-buying process
- Prepare for mortgage pre-approval
- Build a realistic savings plan
- Compare loan options
- Create a home-buying budget

Is This Worth Exploring?

- 🏠 I'm thinking about buying my first home
- 🏠 I want to know how much house I can afford
- 🏠 I want to improve my credit or savings
- 🏠 I'm ready to stop renting
- 🏠 I'd like a step-by-step plan before I start shopping

Magic Tip: The best time to talk with a mortgage professional is before you begin shopping for homes. Knowing your budget early helps you avoid disappointment and gives you confidence when you find the right home.

Ready to Learn More?

Download the Complete Utah First-Time Home Buyer's Guide



Educational Guide • No Sales Pressure • Personalized Consultation Available

Tres Miller

The Magic Mortgage Lender

NMLS #217768

UtahHomeownershipAuthority.com

Part of the Utah Homeownership Authority Educational Series

Starter Kit #5
First Time Buyer

This guide is for educational purposes only and is not a commitment to lend. Loan approval is subject to eligibility, underwriting, and program guidelines. Equal Housing Lender.