

Your Utah Home Buying Roadmap

Your Complete Guide to Buying a Home in Utah



Helping Utah Families Navigate the Home Buying Journey

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UtahHomeownershipAuthority.com

The Magic Mortgage Lender

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Residential Mortgage Loan Officer

Lets build your Homeownership Plan

NMLS #217768

First-Time Home Buyer's Guide

Welcome

Buying a home is one of the biggest financial decisions you'll ever make. Whether you're purchasing your first home, moving to a new community, or exploring different loan options, understanding the process can help you make confident decisions. This handbook provides an overview of the home-buying journey and introduces the resources available through the Utah Homeownership Authority Educational Series.

Who Should Read This Guide?

- ✓ First-time homebuyers
- ✓ Current homeowners planning to move
- ✓ Buyers relocating to Utah
- ✓ Families comparing mortgage options
- ✓ Anyone wanting to better understand the home-buying process



1. Meet with a Mortgage Professional



2. Get Approved



3. Find Your Home



4. Close and Become a Homeowner

Myth vs. Fact

Myth: Buying a home is too complicated.

Fact: With the right guidance and preparation, buying a home can be a straightforward and rewarding experience.

What You'll Learn

- Mortgage Pre-Approval
- FHA, VA, USDA & Conventional Loans
- Down Payment Assistance
- Home Inspections
- Closing Costs
- Understanding the Closing Process

Is This Worth Exploring?

- I want to understand the buying process
- I want to know how much home I can afford
- I want to compare loan programs
- I'm preparing to purchase within the next year
- I'd like professional guidance

Magic Tip: The most successful homebuyers begin preparing months before they purchase. Improving your credit, building savings, and getting pre-approved early can make the entire process smoother and give you more confidence when it's time to make an offer.

Explore the Starter Kit Library

- FHA Loans
- VA Loans
- USDA Loans
- Conventional Loans
- Down Payment Assistance
- Refinancing
- HELOCs
- Reverse Mortgages



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**Starter Kit #11
Utah Home Buyer's
Handbook**

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