



**ULTIMATE  
FIRST TIME  
HOME BUYER  
GUIDE**

**10 Steps To Buying  
Your First Home  
By  
Jerry Tribuzio**

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If you have any questions, you can visit <http://www.FirstHomeBuyers.net> or email Jerry Tribuzio at [Dream@FirstHomeBuyers.net](mailto:Dream@FirstHomeBuyers.net).

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# Introduction: The American Dream



There has never been a better time to purchase a home with rock-bottom prices and mortgage interest rates at all-time lows. Unfortunately, the homeownership rate has dropped for first time home buyers in the last several years due to the fact that many new home buyers are scared to buy a home. They cite reasons not to buy such as excessive student loan debt, lack of housing inventory, affordability, insufficient funds for down payment and closing costs, credit not good enough, etc.

Some of these reasons are good reasons not to buy a home but I must ask "What are you going to do about it?" Are you going to sit around and continue to pay thousands of dollars to your landlord for rent or live with your family forever?

You must make a decision whether you want to own a home or not. I was scared when I bought my first home too because I was

overwhelmed by the paperwork and steps I had to take to purchase a home but I was determined to become a homeowner.

Today, I live in a home that I love and one of my favorite things is to throw a barbecue and enjoy time with my family on a beautiful summer day. Life is too short to be “scared” of what may happen in the future so you need to take action if you want a piece of the American Dream.

This book will guide you through every step of the home buying process and it will give you the tools and resources to purchase your first home. In the end, I hope I can assist you in getting the key to open the door to a place you can call home and create wonderful memories with your family which will last a lifetime.

## Home Buyer Challenge



### Set Your Goal To Own a Home

Make the decision that you are going to become a homeowner in next 90 days, 6 months, or 1 year.



### Learn About Home Buying Process

Educate yourself on all the steps and time frames in buying a home.



### Find The Right Real Estate Team

FirstHomeBuyers.net will get you pre-approved and refer you to a great Realtor who will assist you in your home search.

Don't let some challenges get in the way of achieving your dream of owning a home.



# Step 1: Check Credit Report

The first thing you must do is check your credit and find out what your credit scores. You can go to the Credit Karma website to view your payment history and get your credit scores. I must warn you that the online credit scores may be different than the ones you get when you run a mortgage credit report because there are different credit scoring models used by Credit Karma, mortgage lenders, auto dealers, etc. but you will get a general idea of your credit scores.

Next, you need to review your credit for inaccurate items and dispute them with the credit bureaus who need to respond and update and correct any erroneous items within 30 days. Furthermore, you need to file a dispute with all the credit bureaus reporting the inaccurate information on each account in question. The three major credit agencies are Experian, TransUnion, and Equifax and you can visit [FTC website](#) for more information on how to obtain free credit report and dispute items on your credit report.

Third, the minimum credit score to qualify for a loan with lower down payment requirements is 580 and you will need raise your credit scores if they are low. There are a couple things which may your scores like keeping your balance on credit cards at 40% of the limit. For example, if you have a credit card with a \$1,000 limit then the balance should be \$400 or lower. For those of you with no credit history you need to build your credit up by getting some small credit cards and maybe an auto or small personal loan and start making regular payments on them. If you have trouble getting a regular credit card then you may want to apply for a secured credit card which requires a security deposit but there

are usually no income or credit checks. Finally, if you have collections or judgements on your credit report then you may need to pay them off to qualify for the first home buyer program. In this case, you should first contact us to run a mortgage credit report which will give some more detailed information about these derogatory items. Also, we can educate you about the credit qualification guidelines regarding collections, judgements, bankruptcies, etc. based on loan you may be interested in.

Once you correct any errors on your credit report and you meet the minimum credit score requirements for the program then you shouldn't make any major purchases or apply for credit cards until you close on your new home because the new credit accounts or inquiries may impact your credit scores in a negative way. Also, it is standard for lenders to do a credit inquiry to see if you have opened up any new accounts which would require adding the new payment to your monthly debts and you may not qualify for the loan.

## What Does Your Credit Score Mean?

Credit Score	Rating
720+	Excellent
680-719	Good
640-679	Fair
580-639	Marginal
Below 580	Credit Challenged

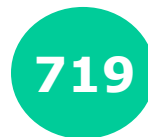
## Which Credit Scores Do You Use?



**Experian**



**TransUnion**



**Equifax**

Lenders use the middle score not average. For example, if your scores are 647, 641, and 719 then your middle score is 647 which is not the same as average score of 669.



## Step 2: Create Budget



You will need to sit down and create a budget to determine what type of mortgage payment you can afford. [Try our Budget Calculator.](#)

First you need to need to calculate your monthly net income or take-home pay and use the income you can count on every month. For example, if you have overtime income then you should be conservative and use your average monthly overtime pay over the last 12 months.

Next, list all your fixed expenses like car and student loans and variable monthly expenses such as credit card payments and utility bills. I would like to point out that student loan debt is a major issue for first time home buyers. You may need to consolidate and re-structure your student loans over a longer term, apply for an income driven re-payment plan, or put your loans in forbearance to keep your payments down or put off making payments until you are in a better financial position. Let's face it, your student loans may not be paid off for a long time and if you wait to buy a home later then the home prices and loan interest rates might be much higher and your dream of owning a home may disappear. You may

think that renting may be a better option but rents keep skyrocketing which makes it difficult to save money for a home and you may be stuck paying your landlord's mortgage and nothing to show for yourself.

After you create your budget then you need to determine how much you can afford for a mortgage payment. Currently, if you have money left over after you pay your current rent and expenses then you may be able to afford a higher mortgage payment. If you don't have any money left over at the end of the month or you can't make ends meet then you may need to make some cuts in your budget like dining out at the local steakhouse every week or going to ballgames which cost an arm and leg these days.

You may determine you may be able to afford a little higher mortgage payment if you have some extra income every month. For example, if your rent is \$1,200 per month and you have \$500 left over each month then you may be able to afford a \$1,500 mortgage payment. You may be able to purchase a \$200,000 home for that type of payment. [Try our mortgage payment calculator.](#)

Please make sure to be conservative when you crunch the numbers and be prepared to take on some unexpected expenses like major car repair or medical bill. Also, take into account that your income may increase in the future to offset some of these expenses so you will need to monitor you budget and make adjustments as you go along. Bottom line, you may need to make some sacrifices but buy a home you can afford so you are not "house poor." Try our [Home Affordability Calculator.](#)





# MONTHLY EXPENSES template



## INCOME +

- SALARY .....
- EXTRA INCOME .....



## EXPENSES -



ELECTRIC



AUTO MAINTENANCE



WATER



OIL



FOOD



PHONE



CREDIT CARD



INTERNET



HOUSE



MEDICAL



## SAVINGS ↓



TRANSPORTATION

## Step 3: Decide To Buy Or Rent

There are several very good reasons to buy a home versus renting and you need to sit down and make a decision whether home ownership is right for you before you start the start the home buying process.

Over the last 100 years it has been proven that buying a home is the best investment you can make. For example, if you purchased a home for \$80,000 (adjusted for today's dollars) after The Great Depression you could have sold that same home eight years later for \$110,000. You would have made \$30,000 during one of the worst busts in housing history. Today, we are facing a similar housing market and now is the time to buy. The housing market is starting to stabilize with rising home prices and an increase in homes for sale. There are a ton of first home buyers sitting on the fence waiting for the right time to buy and if you wait too long then you may miss your chance to purchase a home at a price you can afford.

Stop throwing your money away on rent. You are probably paying your landlord thousands of dollars every year and you don't have anything to show for it. When you own a home part of your loan payment pays down the loan balance and that builds up equity or value in the home. Furthermore, you should see an increase in value if you stay in the home for several years. Remember, history has shown us that real estate is usually a good long-term investment.

You need to sit down and do some rent versus buy calculations to see if it better to own a home or keep on renting an apartment. [Try our Rent vs Own Calculator.](#)

Take a look at the table below and notice that if your rent is \$900 per month and your annual rent increases an average of 4% per year then you will dish out about \$60,000 in 5 years and \$132,000 over 10 years. By the way, the annual rate of rent has increased in the double digits range in some areas of the country. Renting is a trap because you can't afford to save money for a down payment to buy a home when you are renting. Fortunately, FirstHomeBuyers.net offers low down payment programs and down payment assistance so you can escape the rent trap. If you keep renting then you will continue the vicious cycle of burning money on rent payments which may continue to escalate every year.

## Stop Throwing Money Away On Rent!

Rent	3 Years	5 Years	10 Years
\$700	\$26,727	\$46,409	\$103,075
\$800	\$30,545	\$53,039	\$117,800
\$900	\$34,363	\$59,669	\$132,525
\$1,000	\$38,182	\$66,299	\$147,250
\$1,100	\$42,000	\$72,929	\$161,975
\$1,200	\$45,818	\$79,559	\$177,000

## Step 4: Get Pre-Approved

You must get pre-approved before shopping for a home because you need to know the exact price range you can look in. Many Realtors won't show you homes until you have a pre-approval letter in your hand. You can [submit online pre-approval application](#) in 5 minutes. You will need to provide last 2 pay stubs, last 2 years W2 forms, and last 2 months bank statements.

Once you submit your application and income documentation then we will run your credit and submit your application to underwriting for pre-approval. The process usually takes less than a day and we can issue a pre-approval letter to show sellers that you are a serious buyer.

Unfortunately, there are lenders who don't collect income documents and verify information on the application so you may not be really qualified for the maximum price range indicated on the pre-approval letter. There is nothing worse than falling in love with your dream home then finding out later that you can't buy it because the pre-approval amount is not accurate.

We collect the income documents from the buyer, review and verify the information on the application, and then submit the loan to underwriting for pre-approval. Furthermore, we determine your maximum loan payment and we set up showings for homes with loan payments that don't exceed your maximum loan payment range. We take into account the current interest rates, taxes, home insurance, home association dues (if applicable) so you can feel confident in putting in an offer on a home you love.

You don't need great credit and a large down payment to purchase a home. There are many low-down payment programs and we offer down payment assistance to eligible home buyers. [Apply for Down Payment Assistance](#). Make sure to get pre-approved before you go house hunting to find out which programs you qualify for and what is your maximum loan payment so you don't have headaches later. You don't want to find a home, get an accepted contract, pay for an appraisal and home inspection, and then find out you can't buy the home.

## First Home Buyer Programs Comparison

Program	HomeReady	FHA	USDA
Minimum Credit Score	620	580	600
Purchase Price	\$200,000	\$200,000	\$200,000
Down Payment %	3%	3.5%	0%
Down Payment Amount	\$6,000	\$7,000	0
Mortgage Insurance or Fee	\$0	\$3,500	\$2,000
Loan Amount	\$194,000	\$196,377	\$202,000
Interest Rate	4.75%	4.50%	4.50%
Annual Percentage Rate	4.84%	4.59%	4.59%
Term	30 Yr Fixed	30 Yr Fixed	30 Yr Fixed
Principal and Interest Payment	\$1,075	\$995	\$1,024
Monthly Property Taxes	\$200	\$200	\$200
Monthly Home Insurance	\$100	\$100	\$100
Monthly Mortgage Insurance	\$124	\$137	\$58
<b>Total Monthly Payment</b>	<b>\$1,499</b>	<b>\$1,432</b>	<b>\$1,382</b>

## Step 5: Find Realtor



When you buy your first home you need a Realtor to walk you through every step of the complex home buying process. Here are the **Top 10 Reasons to use a Realtor:**

1. Discuss what your home must have like number of bedrooms and baths and features you want like vaulted ceilings, fireplace, fenced yard, granite counter tops, etc.
2. Email you listings of active and new property listings just hitting the market.
3. Show you affordable homes which meet your search criteria within your maximum price range.
4. Provide you with details about a home you love like days on the market and property taxes, neighborhood info, average sales prices of similar homes in the area, etc.
5. Submit an offer to seller with price and terms such as closing date and seller credit toward closing costs.



6. Negotiate with seller agent to get you the best deal possible.
7. Handle volumes of paperwork such as contract, property disclosures, and riders.
8. Refer you to a good lender to assist you with financing and possibly down payment assistance programs.
9. Provide name of home inspector and guide you through home inspection process.
10. Attend closing to answer questions and deal with any issues which may arise.

Once you are pre-approved and ready to speak to a local Realtor expert then fill out the [Perfect Home Finder form](#). An agent will contact you and send you home listings which meet your search criteria. Also, you can receive text and/or email alerts of new homes just hitting the market as well as any price reductions on homes you are interested in.

A Realtor can help you navigate the home buying maze and guide you through every step of the way from finding you the perfect home to the closing table. By the way, using the services of a buyer real estate agent cost you nothing because their commissions are paid by the seller.

## Step 6: Search For The “Perfect Home”



Now the fun part begins when you start looking at homes. First you need to make a list of “must haves” in your home and “wants” which are not necessary features for your new home. Also, you may want to look at the neighborhoods, schools, restaurants, parks, grocery stores, gyms, transportation, etc.

I am a local Realtor in the Chicago Northwest Suburbs and my main job is to assist first home buyers find the right home. You can search homes using our real estate mobile app by [filling out the Perfect Home Finder form](#). Once you find a home you love you then you can contact us to set up a showing time.

Our property search tool allows you filter homes by price, type of home, year built, number of bedrooms and baths, square footage, interior features such as hardwood flooring, exterior features such as wood

shakes roof, etc. Also, you can view photos of each property but keep in mind that advanced photography can make homes look nicer and rooms “bigger” than they really are. I show a lot of homes in my area and I can give my buyers input on what a home may look like in reality and actual dimensions of rooms in the house so they can decide if they still want to see the home.

When you go view homes you need to take house hunting checklists with you to make notes on every home you see. Also, you may want to take some photos of each home so you can remember what they look like.

You may look at one home or dozens of homes before you find the perfect one for you. One of the biggest mistake home buyers make is they keep searching for the “perfect home” and they pass on a beautiful home because of a flaw such as wrong color of paint on walls or a scratch on the floor. Remember, when you buy a home from somebody else you need to visualize it as your own and you must be willing to repaint the home in your favorite color or re-finish a floor. The perfect home is your vision of what it can be and then you make it your dream home.



# House Hunting Checklist

## Her Wish list

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

## His Wish list

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
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- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

## The Minimum Must-Haves

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# House Hunting Checklist

Date: \_\_\_\_\_

Address: \_\_\_\_\_

Listed for: \_\_\_\_\_

School District: \_\_\_\_\_

Distance from Work: \_\_\_\_\_

## Exterior of Home

### Landscaping

Curb Appeal: \_\_\_\_\_

Condition of Trees  
\_\_\_\_\_

Condition of Lawns:  
\_\_\_\_\_

Condition of Fences  
\_\_\_\_\_

### Roof

Age: \_\_\_\_\_

Condition: \_\_\_\_\_

### Windows

Age: \_\_\_\_\_

Condition: \_\_\_\_\_

### Siding

Condition: \_\_\_\_\_

### Driveway

Type: \_\_\_\_\_

Visible Cracks: \_\_\_\_\_

### Foundation

Visible Cracks: \_\_\_\_\_

### Garage

Condition: \_\_\_\_\_

## Interior of Home

### Living Room

Condition of:

Flooring: \_\_\_\_\_

Walls: \_\_\_\_\_

Ceiling: \_\_\_\_\_

Storage: \_\_\_\_\_

### Bathroom

Condition of:

Flooring: \_\_\_\_\_

Walls: \_\_\_\_\_

Ceiling: \_\_\_\_\_

Mold/Mildew: \_\_\_\_\_

Ventilation: \_\_\_\_\_

### Kitchen

Condition of:

Flooring: \_\_\_\_\_

Walls: \_\_\_\_\_

Ceiling: \_\_\_\_\_

Adequate Storage: \_\_\_\_\_

Appliances: \_\_\_\_\_

### Bedrooms

# of Bedrooms: \_\_\_\_\_

Condition of:

Flooring: \_\_\_\_\_

Walls: \_\_\_\_\_

Ceiling: \_\_\_\_\_

Closet Space: \_\_\_\_\_

## Step 7: Purchase Offer & Contract



We are almost there in achieving the dream of owning a home. Once you find a home you love then you are ready to submit an offer. First, your real estate agent will look up pending and closed sales of similar homes in the area to help you determine what price you should offer so you don't overpay for the home. Next, you need to figure out a closing date and whether you should ask the seller to pay for some or all of the closing costs.

Your agent will draw up the paperwork for the offer and probably send you a request to e-sign it. Once your agent submits an offer then you wait to hear back from the seller. The seller may accept your offer or they may come back with a different price and terms and you can accept their counter offer or counter back. The negotiation can go back until both the seller and buyer can agree upon the price and terms. The seller may reject your offer and you continue with your home search until you find another one you want to purchase. Once you have an accepted offer then



you will need to put down some earnest or good faith money to hold the house. This earnest money will be credited back to you or applied to your down payment at closing.

There are ways to write a great offer which will help you beat out your competition:

- You can offer more earnest money deposit than the usual 1% of purchase price. For example, if your offer is for \$200,000 then maybe give \$5,000 for earnest money instead of \$2,000 deposit. Remember, you will get this money back at closing.
- Put your best foot forward and offer the maximum price you are willing to pay for the home. If you are competing with other offers, the low-ball offers are not given serious consideration.
- Submit solid pre-approval letter from your lender. I have the distinct advantage of being a Realtor and mortgage broker so I can verify the qualifications of my buyer with their lender and re-assure the seller that my buyer is qualified to buy their home. You must [submit online application and get pre-approved](#) before you start your home search.
- Shorten your close date. Most sellers like to close in 30 days or less and maybe you can offer a 21-day closing time frame.

These are just some of the ways you can submit a stronger offer and increase your chances of getting a contract on the home. Also, you should deal with a Realtor who is assertive and not afraid to negotiate the best price and terms on your behalf.

Once you have an accepted offer you will need to write a check for the earnest money and set up a home inspection. Also, a real estate attorney will review your contract during the attorney review period which usually lasts 5 days. He may make ask seller to modify some of the terms of the contract or address home inspection issues brought up by the home inspector. After both sides come to an agreement on contract changes and other issues then you can keep moving forward with the deal.



## Step 8: Home Inspection



Usually, you have about one week after you have a signed contract to get a home inspection on your new home and address any issues with the seller. You can ask them to fix things or give you a cash credit at the closing. You can walk away without a penalty if the seller decides not to make any repairs. Also, you may decide that the items that come up on home inspection report are minor and you will proceed forward with the deal without asking the seller to fix anything.

I would like to point out that the home inspector's job is to point out all the imperfections of a home which tends to freak out many first time home buyers. I tell my buyers to take a deep breath and we will go over the home inspection report, identify the major and minor issues, and then decide which ones should be addressed with the seller.

The typical home inspection last 2-3 hours and you should be present to ask questions and go over the home inspector's findings. The inspector will give you a full inspection report with photos and point out:

- Whether a problem is a safety issue, major defect, or minor defect.
- Which items need to be replaced and which ones need to be serviced or repaired.
- Items that are okay now but you need to monitor closely.
- Routine maintenance which needs to be performed on the home.

The home inspector will inspect the exterior of the home which includes going into crawl spaces and using a ladder to go on the roof and other places. The exterior items usually include roof, walls, foundation, garage, yard, etc. Also, the inspector will do a thorough inspection of the interior of the home which includes everything from ceilings to cabinets under the sink. Interior items include plumbing, electrical, heating, air conditioning, kitchen appliances, bathrooms, laundry room, basements, fire safety, etc. Inspectors may not look inside walls or pipes, behind electrical panels, or inside chimneys. The home inspector are generalists and they can point out potential problems, but you may need to consult a local expert to determine the exact nature of a problem.

I believe you must get a home inspection when you buy a house because it may look pretty on the outside but there may be things you can't see which may be major safety issues like mold in the attic, leaky pipes, faulty wiring, or a cracked foundation. You don't want to spend thousands of dollars fixing things or expose yourself to safety issues which can be a threat to you and your family's health. You will be glad

you spent a few hundred dollars to know if you are buying a safe and sound home which will help you sleep better at night.



## Step 9: Secure Mortgage

It takes about 30 days to secure financing on your new home. You must contact your lender on Day 1 after you have an accepted offer and forward them a copy of your purchase contract.

The following is a timeline of tasks to be completed during the loan process.

**Days 1-14: Documentation and Appraisal.** You will need to provide the purchase contract and the following items:

1. Last 30 days of pay stubs.
2. Last 2 years tax returns with W2 forms.
3. Last 2 months bank statements (all pages).
4. Legible color copy of driver's license and social security card.
5. Copy of good faith or earnest money check.
6. Letter of explanation for credit inquiries and derogatory items, if any, on your credit report.
7. Contact information for home insurance agent and pre-liminary home insurance quote.

Every home buyer has a different financial situation and you may need to provide additional documentation. You need to co-operate with your lender and give them everything they need to process your loan as soon as they ask for it to avoid a delay in your closing.

Next, your processor will request verifications of employment and income and order an appraisal on your home. The appraisal is different than a home inspection. An appraisal is done by your lender to determine



market value of your home and a home inspection is done to check out the home for major & minor defects.

**Days 15-18: Underwriting.** Once your processor has received all your documentation, verifications, and appraisal report then she will submit your loan file to an underwriter for approval. These days most loans are done through automated underwriting and the underwriter's job is to make sure everything on your application matches up with the automated approval findings.

**Days 19-21: Clear Conditions.** After your loan is approved, there are usually some conditions still required to complete the approval process. For example, an underwriter may need a letter of explanation from you on why you had a substantial pay increase for your job or you may need to provide source of funds for a large deposit into your bank account. You will receive a "Clear To Close" on your loan once these conditions are reviewed and cleared by the underwriter. Now the file moves to the closing department to set up documents for closing on your home.

**Days 22-25: Review Closing Disclosure.** The lender will send a Closing Disclosure at least 3 business days prior to closing to review the final closing costs and cash you will need to bring to the closing table. Your loan officer will review this disclosure with you so that you understand the numbers and final terms of the loan.

# LOAN PROCESS



## Days 1 through 14: Process Loan

Provide lender with purchase contract and documents such as pay stubs and bank statements to start processing your loan. Sign the initial mortgage paperwork and order appraisal.



## Days 15 through 18: Underwriting

After the processor has collected the necessary documentation, received verifications of employment, and appraisal report then your loan is submitted to underwriting for approval.



## Days 19 through 21: Clear Conditions

Once your loan is approved there may be some conditions to clear which require you to provide some additional documentation. Once the conditions are cleared by the underwriter then your loan is "Clear To Close."



## Days 22-25: Review Closing Disclosure

Your lender will send you the Closing Disclosure at least 3 business days prior to closing to review final closing cost figures and cash needed to close your loan.



## Day 30: Closing

You will sign the final mortgage documents and get the keys to your new home. Congratulations! You are now a homeowner.



## Step 10: Closing



On the day of closing you will do a final walk through of your new home to make sure it is the same condition as you bought it. Also, the home should be “broom swept” and cleared out of all furniture and unwanted items.

The magic moment is here and you are ready to close on your new home. Your Realtor will be there with you to handle any issues which may have come up during the walk through and any questions or concerns you may have about the home. Next, your real estate attorney will review and explain to you all the closing paperwork and you will sign all the mortgage documents. Also, you will provide a check for your down payment and closing costs. If you applied for Down Payment Assistance at [FirstHomeBuyers.net](http://FirstHomeBuyers.net) and/or you are receiving lender or seller credits toward the closing costs then you may not need any funds at the closing table. Finally, your Realtor agent will give you the key to your new home. Congratulations!



Buying your first home is the biggest decision you will ever make in your life and you need to know what steps to take to become a homeowner. After college, I had bad credit and I worked hard to pay off some bad debt and build a good credit history so I could qualify for a mortgage on an old Victorian home in Chicago. I remember the process being stressful and I couldn't sleep at night but when I got the keys to my new home and I stepped inside my front door I was overwhelmed with joy. The road to homeownership was a long and hard journey but it was worth all the sweat and blood in the end. There is no greater feeling than sitting in your own backyard on a beautiful sunny summer day with your family and cooking some hot dogs and hamburgers on your grill and enjoying some apple pie. Please don't forget to smile and wave to your neighbors to show your pride of being a homeowner and the joy of living the American Dream.



**FirstHomeBuyers.net**  
Live The Dream!

Website: [FirstHomeBuyers.net](http://FirstHomeBuyers.net)

Email: [Dream@FirstHomeBuyers.net](mailto:Dream@FirstHomeBuyers.net)

Phone: 847-721-4865

[Get Pre-Approved](#) Today!

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