

BUYING A HOME

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5 Top Tips From a First Time Homebuyer

By Kristin Offler

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In the year since we closed on our first home, my husband Matt and I have had a lot of time to reflect on our home-buying journey. We went to countless open houses, saw numerous homes that weren't right and had our hearts broken when an offer on a wonderful house fell through. Eventually, we purchased the perfect home just three days before our wedding. We learned a few things along the way, and I hope these tips will help you on your house hunt.

1. **Make sure you're ready to buy.** About ten months before our wedding, Matt and I started thinking about buying a house. We did research, [talked to a real estate agent](#) we trusted, and decided we were ready to buy for a number of reasons. It's a big purchase, so take

the time to be sure it's the right time for you.

2. **Work with experts and know your budget.** Before we sat down with our real estate agent and loan agent to discuss numbers, we were casually browsing home listings. And those houses were beyond what we could actually afford. That was disappointing, but once our loan agent crunched the numbers and told us our actual budget, we could really get the process going. Don't jump the gun—find [trusted real estate and mortgage experts](#) to work with, and make sure you know what you can afford.
3. **Keep emotions out of it.** If you're anything like me, you house hunt with your heart. This can be a good thing in that it'll help you gauge if you truly like a house or not. But as soon as you let yourself fall in love, you're inviting potential heartbreak. After that happened to us, I didn't let myself fall in love with another house until we had signed the papers and it was officially ours!
4. **Trust your gut.** I think if you're going to be guided by anything when house hunting, it should be your gut over your heart. Your gut will always tell you if a certain house is right or wrong for you — if a seller is being less-than-honest about something, [if you can really afford that mortgage](#), etc. Your gut is one of your best tools during a process like home buying.
5. **Always check out one more house.** We were about to give up on [the house hunt](#) after an offer fell through. Then we saw a listing for the house we now own. Matt wasn't sold on it from the one photo in the listing, but I thought we should check it out. At that point we had nothing to lose—we pretty much had given up hope of finding a house before our wedding. Long story short, checking out just *one more* house was exactly what we needed to forget about the other house that didn't work out and steer us towards the perfect house for us.

And a bonus tip for those as crazy as Matt and me: don't close on a house three days before your wedding. It's going to stress you out more than you would be stressing already. If possible, keep the big life events separate! And of course try to enjoy every minute of the house hunt, even if you're frustrated, at your wits end, disappointed, confused. It all leads you to the right house eventually.









Kristin Offler is a freelance writer who recently completed a Master of Fine Arts in Creative Writing. She lives happily in her new home in the Northeast with her husband and dog. Views expressed by guest bloggers do not necessarily reflect that of LendingTree/Tree.com.

Missed the first part of this series? Read it from the start at "A HomeBuyer's Story (Part 1): [Deciding When to Buy.](#)"

Learn more about [navigating the home-buying process](#) on the LendingTree website.

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