



THE FIRST-TIME

HOMEBUYER JUMPSTART

GUIDE

**YOUR CLEAR, CONFIDENT PATH TO BUYING
YOUR FIRST HOME IN MARYLAND**

COMPASS

TRUSTED. LOCAL. MODERN.



BUYING YOUR FIRST HOME IS A BIG DEAL

Buying your first home can feel overwhelming — but with the right plan, it becomes empowering.

Maryland's 2025 market is shaped by:

- Rising but manageable interest rates
- Tight but improving inventory
- Fast-paced competition in popular neighborhoods
- Opportunities through modern financing tools
- Lifestyle-driven buying (walkability, schools, amenities)

You don't need to know everything. You just need a roadmap.

This guide gives you the clarity and confidence to navigate the process like a seasoned buyer.



WHAT FIRST-TIME BUYERS REALLY WANT

MOST FIRST-TIME BUYERS WANT A MIX OF:

- Affordability
- Location convenience
- Low maintenance
- A smart financial investment
- A lifestyle upgrade
- Stability and security
- Room to grow

This guide shows you how to achieve all of that — without stress.





3 PHASES

OF A FIRST-TIME HOMEBUYER

PHASE 1 — PREPARE

Build your strategy before you shop.

PHASE 2 — SEARCH

See homes with purpose, not confusion.

PHASE 3 — OFFER & CLOSING

Win the home you want without overpaying.

This structure removes confusion and builds confidence.

PHASE I

PREPARATION

THIS IS WHERE WINNING ACTUALLY BEGINS.

Step 1 — Strategy Session

We map out your goals, lifestyle, budget, and timeline.

Step 2 — Pre-Approval (Done Right)

Not all pre-approvals are equal.

We help you get a strong one that gives you leverage.

Step 3 — Budget Clarity

We calculate:

- Ideal price range
- Monthly comfort zone
- Cash needed at closing
- Total cost of ownership

Step 4 — Market Education

We break down neighborhoods, recent sales, and what to expect.

Prepared first-time buyers win faster — and stress less.





FINANCING

SIMPLIFIED

MORTGAGE TERMS CAN FEEL INTIMIDATING

Mortgage terms can feel intimidating — so we make them simple.

Loan Types You'll See:

- Conventional
- FHA
- VA (if eligible)
- USDA (in select areas)
- Specialty first-time programs (high-level overview)

Key Concepts:

- Down payment vs. closing costs
- What impacts your rate
- Escrow + taxes
- Mortgage insurance

Your Pre-Approval Should:

- Be fully underwritten when possible
- Match your comfort zone
- Position you as a strong, confident buyer

Finance isn't about pressure — it's about clarity.

WHAT ACTUALLY DRIVES VALUE IN MARYLAND

THERE'S NO PERFECT HOME — BUT THERE IS A SMART HOME

Value is determined by:

- Location & neighborhood quality
- School district
- Walkability & amenities
- Commute patterns
- Age of systems & roof
- Yard & usability
- Layout & natural light
- Renovation quality

We teach you what matters — and what doesn't.







PHASE 2

THE SEARCH

SEE HOMES LIKE A PRO

1. Neighborhood Framework

We identify your top “lifestyle zones” — close to what matters most to you.

2. Showing Strategy

Not every home requires a visit.

We filter homes into:

- A-list → go see
- B-list → maybe
- C-list → skip

3. Weekly Buyer Brief

A curated list of only worth-seeing properties, saving time and reducing overwhelm.

This is how first-time buyers stay focused and confident.

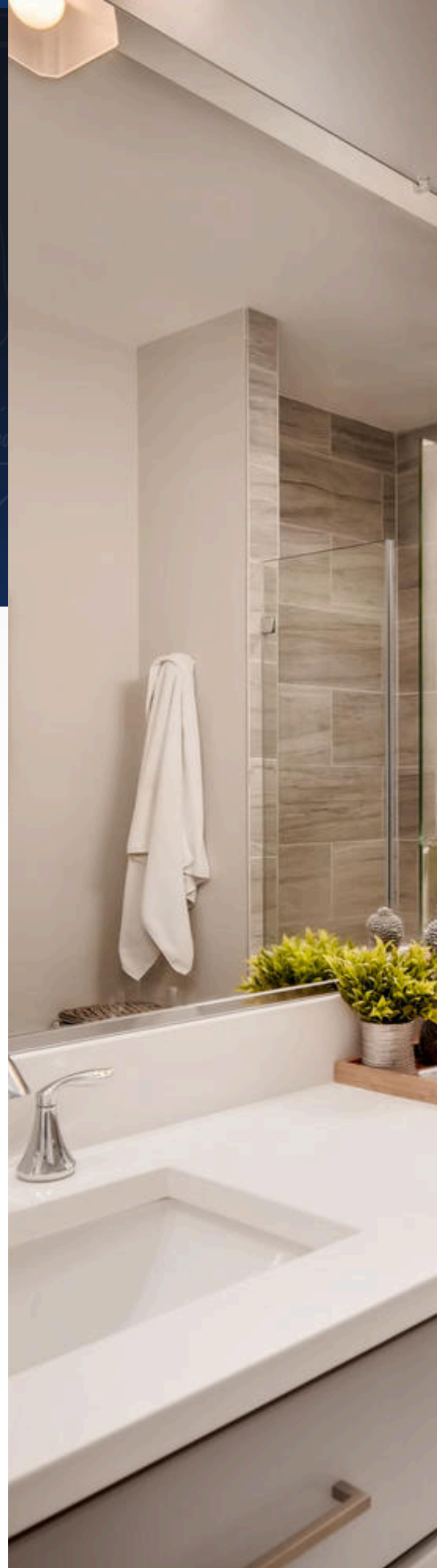
CHECKLIST

FOR FIRST-TIME BUYERS

Before falling in love with a home, we evaluate:

- Roof age
- HVAC age + condition
- Windows + insulation
- Water heater
- Appliances
- Foundation + drainage
- Neighborhood turnover
- HOA rules
- Property taxes

This checklist protects your future.





PHASE 3

WRITING A WINNING OFFER

A winning offer isn't always the highest price —
it's the strongest one.

WHAT MAKES AN OFFER STAND OUT:

- Competitive price strategy
- Clean, confident financing
- Logical contingencies
- Clear timelines
- Solid communication
- Professional presentation

We craft offers that get accepted — without overpaying or taking unnecessary risks.



INSPECTIONS

YOUR SAFETY NET

- Strong pre-approval
- Clear communication
- Confidence in your financing
- Appropriate timelines
- Inspection clarity
- Minimal uncertainty

The better you match seller expectations, the better your leverage.



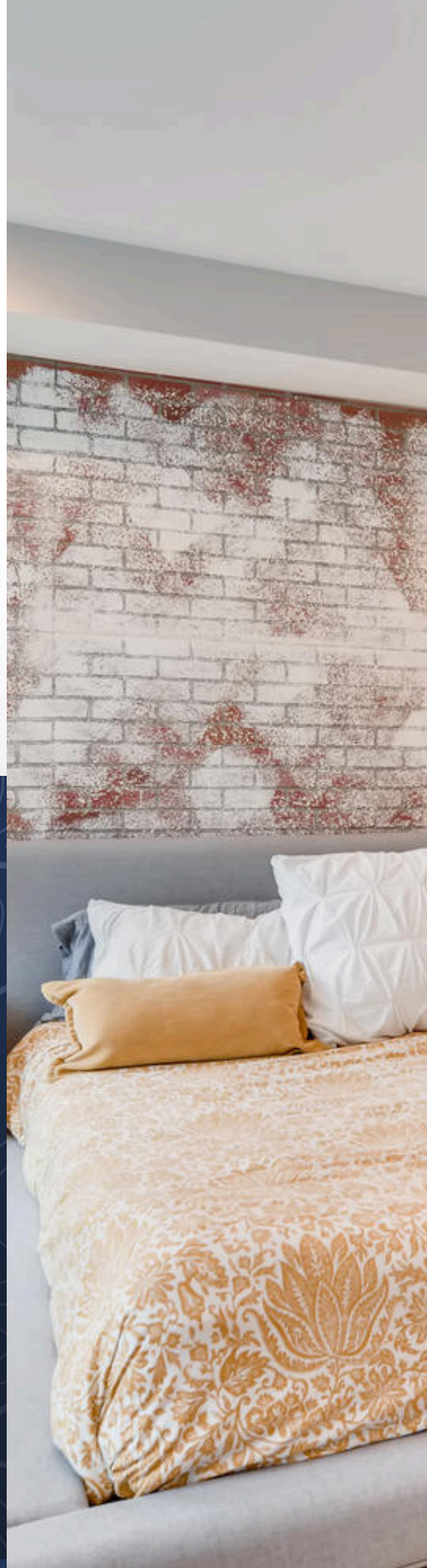
CLOSING COSTS

What you pay at closing — simplified:

- Down payment
- Title fees
- Taxes
- Lender fees
- Prepaid taxes + insurance
- Recording charges

No surprises — ever.

We prepare your full closing sheet upfront so you're empowered, not confused.





HOW MUCH CASH DO YOU NEED

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A first-time buyer can expect:

- Down payment: often 3–5%+
- Closing costs: typically 2–3%
- Inspections: \$450–\$900 on average
- Appraisal: \$500–\$750
- Earnest money deposit: credited back at closing

We calculate everything with you so you know exactly what to expect.

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308

AVOIDING FIRST-TIME BUYER MISTAKES

COMMON PITFALLS

Common pitfalls first-time buyers make:

- Looking at homes before prepping
- Confusing cosmetic issues with structural ones
- Shopping outside their comfort zone
- Hesitating too long
- Falling in love with the wrong home
- Not understanding monthly costs
- Focusing only on finishes

Your roadmap eliminates every one of these mistakes.





WHERE TO START YOUR JOURNEY

Your homebuying journey starts with clarity — not confusion.

We build your:

- ✓ First-time buyer profile
- ✓ Monthly comfort zone
- ✓ Market education
- ✓ Neighborhood map
- ✓ Search strategy
- ✓ Budget analysis
- ✓ Offer plan

Book your Buyer Strategy Session.
Zero pressure. Actually helpful.





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HOUSECATS

FIRST-TIME BUYER SYSTEM

Here's how we guide you:

- ✓ First-time buyer strategy session
- ✓ Market + neighborhood briefing
- ✓ Lifestyle + affordability alignment
- ✓ Showing + search strategy
- ✓ Smart offer planning
- ✓ Inspection + negotiation support
- ✓ Closing prep & coordination
- ✓ Post-close maintenance + contractor guidance

This isn't just your first home.
It's your first step into long-term wealth.



READY WHEN YOU ARE



WHETHER YOU'RE BUYING YOUR FIRST HOME OR YOUR NEXT ONE,
CLARITY CHANGES EVERYTHING.

WE'LL MAP IT OUT — TAILORED TO YOUR BUDGET, LIFESTYLE, AND GOALS.

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WWW.HOUSECATS.CO • @HOUSECATSRE • 410.991.1382 • 410.429.7425

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