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Check
boxes

HIDDEN COST

MORTGAGE OPTIONS

REPORTS

CREDIT SCORE



LOANS

POTENTIAL HAZARDS

CLOSING DISCLOSURE

**FINANCIAL
PREPARATION**

**BUDGETING
FOR HIDDEN
COSTS**

**EXPLORING
FINANCING
OPTIONS**

**HOME SEARCH
AND PROPERTY
EVALUATION**

**INSPECTION
AND DUE
DILIGENCE**

**AND MUCH
MAORE!**

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Financial Preparation

- Check credit score and reports:** Review your credit report for errors and improve your score (most lenders prefer 620+ for conventional loans; FHA may allow ~580). (How To Buy a House: A Step-by-Step Guide).¹
- Calculate your debt-to-income (DTI) ratio:** Add up monthly debt payments vs. income (aim for < 36%; FHA guidelines allow ~43% DTI). (How To Buy a House: A Step-by-Step Guide).²
- Review your budget and savings:** Determine how much house you can afford based on your income, expenses, and comfort level (consider the 28/36 rule for housing and total debt).
- Save for a down payment:** Accumulate funds (20% of the price to avoid PMI, but at least the minimum required by your loan, e.g. 3-5%).
- Build an emergency fund:** Ensure you have reserves after the purchase (homeownership comes with surprise expenses).
- Pay down debts:** Reduce high-interest debts to improve DTI and strengthen your mortgage application.
- Avoid new credit or job changes:** Don't open new credit lines, make big purchases, or switch jobs during the home-buying process – lenders prefer stability until closing.
- Research mortgage options:** Learn about loan types (fixed vs. adjustable, 15-year vs. 30-year, etc.) and programs (conventional, FHA, VA, USDA) that fit your situation. (Government-backed home loans and mortgage assistance | USAGov)³

- Compare lenders and get pre-approved:** Shop multiple lenders for the best rates and terms (multiple inquiries in a short window count as one on your credit) (The 2025 Ultimate Guide to Buying a House [with costs] | 60+ Steps)⁴. Obtain a pre-approval letter to know your price range and show sellers you're qualified. (The 2025 Ultimate Guide to Buying a House [with costs] | 60+ Steps).⁵

- Gather financial documents:** Prepare recent pay stubs, tax returns, W-2s, bank statements, and employment verification for loan applications.

- Determine your price range:** Use mortgage calculators to estimate monthly payments (include taxes/insurance) and identify a comfortable purchase price.

- Plan for earnest money:** Be ready to write an earnest money check (1-3% of offer price) when your offer is accepted – these funds will go toward closing.

- Investigate first-time buyer assistance:** See if you qualify for any first-time homebuyer grants or down payment assistance programs in your area. (Government-backed home loans and mortgage assistance | USAGov).⁶

Notes:

Budgeting for Hidden Costs

- Closing costs:** Save for closing fees (~2–5% of purchase price) covering appraisal, inspection, title insurance, attorney fees, loan origination, etc. (The Hidden Costs of Buying a Home | Family Trust FCU | Fort Mill, SC - Clover, SC - Rock Hill, SC).⁷
- Moving expenses:** Budget for movers, truck rental, packing supplies, and utility connection fees (ranges from a few hundred for DIY to several thousand for professional movers). (The Hidden Costs of Buying a Home | Family Trust FCU | Fort Mill, SC - Clover, SC - Rock Hill, SC).⁸
- Property taxes:** Account for annual property taxes (varies by location); these may be paid through escrow in your mortgage or in lump sums. (The Hidden Costs of Buying a Home | Family Trust FCU | Fort Mill, SC - Clover, SC - Rock Hill, SC).⁹
- Homeowners insurance:** Get insurance quotes and include the premium in your budget (higher in disaster-prone areas). Factor in flood or earthquake insurance if required for the area.
- Private Mortgage Insurance (PMI):** If putting <20% down on a conventional loan, expect a monthly PMI payment (protects the lender). (The Hidden Costs of Buying a Home | Family Trust FCU | Fort Mill, SC - Clover, SC - Rock Hill, SC).¹⁰
- HOA fees:** If the home is in a homeowners association or condo, include monthly/annual HOA dues in your budget (and anticipate potential fee increases or special assessments). (The Hidden Costs of Owning a Home)¹¹ (The Hidden Costs of Buying a Home | Family Trust FCU | Fort Mill, SC - Clover, SC - Rock Hill, SC).¹²

- Utilities:** Plan for higher utility bills in a house vs. an apartment – include electricity, gas, water, sewer, trash, and internet in your monthly budget. (The Hidden Costs of Buying a Home | Family Trust FCU | Fort Mill, SC - Clover, SC - Rock Hill, SC).¹³
- Maintenance & repairs:** Set aside funds for upkeep (a common rule is ~1–3% of the home’s value per year for maintenance). (The Hidden Costs of Buying a Home | Family Trust FCU | Fort Mill, SC - Clover, SC - Rock Hill, SC).¹⁴ Big systems (roof, HVAC, plumbing) will eventually need repair. (The Hidden Costs of Owning a Home).¹⁵
- Furniture and appliances:** Expect initial outlays for any new furniture or appliances you’ll need to buy for the home (these costs add up quickly). (The Hidden Costs of Buying a Home | Family Trust FCU | Fort Mill, SC - Clover, SC - Rock Hill, SC).¹⁶
- Emergency repairs fund:** Keep a contingency fund for surprise fixes (e.g. a broken water heater or leaky roof soon after move-in).

Notes:

Exploring Financing Options

- Conventional vs. government loans:** Compare conventional loans to government-backed options like FHA (low down payment, flexible credit) and VA/USDA loans (0% down if eligible) (Government-backed home loans and mortgage assistance | USAGov).¹⁷
- First-time homebuyer programs:** Research state and local programs for first-timers, including down payment assistance or special loan programs (Government-backed home loans and mortgage assistance | USAGov).¹⁸
- Rent-to-own agreements:** Consider rent-to-own (lease-option) if you can't get a mortgage yet – you rent the home now with the option to buy later, which can help build equity over time (Rent-to-Own Homes: How the Process Works).¹⁹
- Seller financing:** Evaluate seller/owner financing, where the seller acts as the lender and you make mortgage payments directly to them (Seller Financing: What It Is and How It Works | LendingTree).²⁰ Ensure terms are in writing and understand the interest rate and balloon payment (if any).
- Lease-purchase contracts:** Similar to rent-to-own, a lease-purchase commits you to buy after the lease period. Only pursue if you're certain and have legal advice.
- Piggyback loans:** If you want to avoid PMI, look into an 80-10-10 loan (80% first mortgage, 10% second mortgage, 10% down payment) as an alternative financing structure.

- Co-buying or co-signer:** If needed, consider buying with a trusted partner or having a family member co-sign to help secure better loan terms (recognize the risks for all parties).

- Future refinancing:** Plan ahead – if rates drop or your credit improves, you could refinance later. Choose a loan now that you can refinance without excessive penalties.

Notes:

Home Search and Property Evaluation

- Hire a real estate agent:** Select an experienced agent who knows your target area. They will guide you, schedule showings, and provide comparables for pricing.
- Define your requirements:** List your must-haves (bedrooms, bathrooms, location, yard, etc.) and nice-to-haves. Share this with your agent to focus the search (The 2025 Ultimate Guide to Buying a House [with costs] | 60+ Steps)²¹ (The 2025 Ultimate Guide to Buying a House [with costs] | 60+ Steps).²²
- Neighborhood research:** Investigate neighborhoods for safety, school quality, commute times, and amenities. Drive through areas of interest at various times to get a feel for the community.
- Browse listings daily:** Set up alerts on home listing sites or apps so you can act fast on new listings in your criteria (The 2025 Ultimate Guide to Buying a House [with costs] | 60+ Steps).²³
- Attend open houses:** Go to open houses and showings prepared with your checklist. Don't be afraid to open cabinets, look in closets, and ask questions about the home.
- Visit at different times:** Visit the property morning, afternoon, and late evening. Check noise levels (traffic, trains, neighborhood activity) at various times of day.
- Check water pressure and plumbing:** Run all faucets, flush toilets, and run the shower to test water pressure and drainage. Observe for any discoloration or odd odors in water.

- Test lights and outlets:** Flip all light switches and test electrical outlets (you can bring a phone charger to plug in) to ensure the electrical system is working in all rooms.
- Open and close windows/doors:** Make sure all windows open, close, and lock properly; check that doors don't stick or squeak and that keys/locks function.
- Evaluate structural elements:** Look at ceilings and walls for cracks or water stains, check basement or crawlspace for moisture, and assess the foundation (visible cracks or tilts).
- Examine appliances and HVAC:** If appliances are included, check their age/condition. Listen when the furnace or A/C kicks on and note any unusual noises or smells.
- Assess the roof and exterior:** Walk around the house to look at the roof (any missing shingles?), gutters, siding, and foundation. Note any signs of deferred maintenance.
- Yard and drainage:** Inspect the yard grading – ensure water slopes away from the house. Look for standing water or soggy areas that could indicate drainage issues or septic problems.
- Neighborhood factors:** Observe the neighboring properties' condition (well-kept or neglected?), and note proximity to potential nuisances (busy roads, bars, power lines, etc.).
- Zoning and future development:** Research local zoning and any planned developments. Check with the city planning department if any new construction (like roads or commercial buildings) is slated near the property that could affect your peace or value.
- Flood and natural hazards:** Determine if the home is in a flood zone, wildfire area, or near an earthquake fault. This affects insurance and required precautions.
- HOA/Condo rules:** If in a managed community, review the HOA rules and regulations up front to ensure you can comply (parking rules, pet restrictions, exterior changes, etc.).

Inspection and Due Diligence

- Hire a professional inspector:** Once under contract, schedule a home inspection immediately (your agent can recommend licensed inspectors). Attend the inspection if possible to ask questions.
- Review the inspection report:** Go through the report line by line. Pay attention to safety issues, major defects, and costly fixes (roof, foundation, electrical, plumbing problems).
- Get specialized inspections:** If the general inspection raises concerns, hire specialists: pest/termite inspection, radon test, mold inspection, sewer line camera, chimney inspection, etc., as appropriate for the home's age and location.
- Test for environmental hazards:** Consider tests for lead paint (in older homes), asbestos (older insulation or tiles), and well water quality (if applicable). Ensure the home is safe and meets your standards.
- Estimate repair costs:** For any issues found, get contractor quotes so you understand how much repairs or upgrades will cost. This will inform your next steps in negotiation.
- Negotiate repairs or credits:** Request the seller repair significant issues or provide closing cost credits so you can handle the repairs. Prioritize structural and safety fixes over cosmetic ones.

- Review seller disclosures:** Read all seller-provided disclosures about the property (known issues, past repairs, renovations, permits, etc.). Verify any repairs the seller claims to have made.

- Check permits on renovations:** If the home had additions or major remodels, confirm permits were pulled and closed. Unpermitted work could become your liability.

- Condo/HOA due diligence:** For condos or HOA communities, review the association's financial statements, meeting minutes, and bylaws. Look for red flags like low reserves or planned special assessments.

- Final walkthrough:** Do a walkthrough of the home within 24 hours of closing. Verify that agreed-upon repairs were completed and that the property is in the same condition (or better) as when you made the offer (no new damage, all appliances/furnishings included in the contract are present).

Notes:

Making an Offer and Negotiating

- Determine your offer price:** With your agent, review recent comparable sales to decide on a competitive yet affordable offer. Base your price on the home's market value, not emotions.
- Have pre-approval ready:** Include your mortgage pre-approval letter with your offer to show you are a qualified buyer (How to Negotiate a House Price | LendingTree).²⁴ This strengthens your offer in the eyes of the seller.
- Set your max budget:** Decide on the highest you're willing to pay for the property before negotiations. Stick to this number to avoid overpaying in a bidding war.
- Choose contingencies wisely:** Include necessary contingencies (inspection, financing, appraisal, sale of your current home). These protect you, but note that fewer contingencies can make your offer more appealing in a competitive market.
- Prepare an earnest money deposit:** Be ready to write a check or wire earnest money (typically 1-3% of the offer price) once the offer is accepted as a sign of good faith.
- Offer a realistic closing timeline:** If possible, align with the seller's preferred closing date or be flexible. A buyer who can accommodate the seller's timing might win out over a higher offer with strict terms.
- Consider an escalation clause:** In a multiple-offer situation, you can add an escalation clause that automatically raises your offer up to a set maximum if other bids come in higher (How to Win a Bidding War in Massachusetts: Tips and Strategies).²⁵ Use this carefully to stay within budget.

- Be responsive and strategize:** If the seller counters your offer, respond promptly. Decide which terms (price, closing date, included items, repairs) you can adjust. Rely on your agent's advice to navigate counteroffers.

- Stay unemotional:** Keep a cool head during negotiations. It's easy to become attached, but be willing to walk away if the price or terms exceed your comfort level. There will be other houses if this one doesn't work out.

- Bidding war tactics:** If you enter a bidding war, strengthen your offer with tactics like a higher price, a larger earnest deposit, or limited contingencies only if you're comfortable. Never waive inspection or appraisal unless you fully understand the risks.

- Get everything in writing:** Ensure all changes (counteroffers, seller promises to fix something, etc.) are documented in writing and signed. Verbal agreements don't count in real estate.

Notes:

Closing the Deal

- Secure homeowners insurance:** Shop for a home insurance policy and have it ready to go into effect on closing day (lenders require proof of insurance) (How To Buy a House: A Step-by-Step Guide).²⁶
- Lock your interest rate:** Work with your lender to lock in your mortgage rate if you haven't already, and finalize any last loan conditions (such as providing updated documents or funds verification).
- Review the Closing Disclosure:** You must receive a Closing Disclosure at least 3 days before closing. Read it and compare it to your initial Loan Estimate to ensure charges and loan terms match up.
- Final walk-through:** Do a final walk-through of the property the day of or before closing. Make sure the home is empty (aside from agreed inclusions) and in the promised condition. Check that agreed repairs were done and nothing new has gone wrong.
- Prepare funds for closing:** Obtain a cashier's check or arrange a wire transfer for the amount you need to bring to closing (down payment + closing costs minus any deposits). Have a bit extra available if any last-minute adjustments occur.
- Bring ID and required items:** On closing day, bring a government-issued photo ID (or two, to be safe) and any documents your closing agent or lender instructed you to bring (proof of insurance, etc.).
- Understand the documents:** Be prepared to sign a large stack of documents (mortgage note, deed, affidavits, etc.). Take your time to read what you're signing; ask the closing attorney or agent to explain anything unclear before you sign.

- Pay closing costs and sign:** Sign all required documents and pay your share of closing costs. This usually includes the down payment (minus earnest money already paid) and all the closing fees – you’ll either hand over a cashier’s check or confirm the wire went through.

- Get confirmation of recording:** After signing, the new deed and your mortgage will be sent to the county for recording. You may not get the official deed immediately, but confirm that everything is in order for transfer of ownership.

- Receive the keys:** Once closing is finished, you receive the keys, garage remotes, and any alarm codes or appliance manuals from the seller. Congratulations – you now own the home!

Notes:

Post-Closing Responsibilities

- Secure your new home:** Change the locks or rekey the house immediately. Update alarm codes and set up any security systems for peace of mind.
- Utilities transfer:** Ensure all utilities are transferred to your name and turn on by move-in day (electricity, gas, water, trash, internet, etc.). Also, set up accounts for any services you plan to use (cable, alarm monitoring).
- Address change:** Submit a change-of-address form at the post office and update your address with banks, credit cards, employer, DMV, insurance, subscriptions, and any other important contacts.
- File homestead exemption (if applicable):** Some states offer tax breaks for primary residences. After moving in, file any homestead exemption paperwork to lower property taxes if eligible.
- Organize important documents:** Keep all closing documents, the deed, title insurance, and mortgage paperwork in a safe place (consider a fireproof safe or digital copies as backup).
- Home maintenance schedule:** Create a maintenance calendar for routine tasks: test smoke/CO detectors monthly, replace HVAC filters every 1-3 months, service HVAC units yearly, clean gutters biannually, etc. Staying on top of upkeep prevents bigger problems.

- Seasonal checks:** Do spring and fall checkups: in spring, service the A/C, check the roof and gutters after winter; in fall, service the heater, winterize exterior faucets, rake leaves. Prepare your home for extreme weather each season.
- Lawn and exterior care:** Maintain your yard (mow regularly, trim trees, water as needed) and home exterior (touch up paint, power wash siding) to keep curb appeal high (Top Renovations That Increase Property Value: Maximize Your ROI).²⁷ A well-kept exterior protects your investment and neighborhood value.
- Save for maintenance:** Continue saving ~1–3% of your home's value per year for repairs and updates (Homeowner's Maintenance Checklist | A Maintenance and Home Renovation Timeline).²⁸ This fund will cover things like a new roof or water heater when needed, without financial strain.
- Know your home's systems:** Learn where the main water shut-off valve, electrical breaker panel, and gas shut-off are located. This helps you act quickly in an emergency (like a burst pipe or electrical issue).
- Appliance care:** Follow maintenance guidelines for your appliances (e.g. clean refrigerator coils, flush the water heater annually (Homeowner's Maintenance Checklist | A Maintenance and Home Renovation Timeline)²⁹, have the chimney swept if you use a fireplace). This extends their life and efficiency.
- Plan upgrades smartly:** Prioritize home improvements that add value or comfort. For example, energy-efficient upgrades (insulation, windows) can save on bills, and kitchen or bathroom updates often have a high return on investment when you sell (Top Renovations That Increase Property Value: Maximize Your ROI).³⁰
- Curb appeal matters:** Keep landscaping tidy and consider small projects like planting flowers or updating the front door – first impressions can boost property value and enjoyment of your home (Top Renovations That Increase Property Value: Maximize Your ROI).³¹

- Monitor home value (but don't obsess):** Stay aware of market trends and your home's value for insurance and tax purposes. However, avoid "buyer's remorse" by comparing to new listings (The 2025 Ultimate Guide to Buying a House [with costs] | 60+ Steps)³² – focus on enjoying and improving your home rather than day-to-day market swings.

- Stay on top of mortgage and taxes:** Pay your mortgage on time (set up auto-pay if possible). If taxes or insurance aren't escrowed, mark your calendar for when they're due.

- Review insurance coverage:** Re-evaluate your homeowners insurance each year. As you make improvements or if property values rise, ensure you have adequate coverage to rebuild in case of disaster.

- Get involved in the community:** Meet your neighbors, join the HOA or neighborhood association if there is one, and stay informed. Being active can help protect and increase your property's value (and makes living there more enjoyable).
Plan for emergencies: Keep a list of reliable contractors for plumbing, HVAC, electrical, etc., so you know who to call when something needs fixing. Have a basic emergency kit and tools for home repairs.

- Enjoy and maintain:** Take pride in your home. Regularly clean, declutter, and maintain both the interior and exterior. A well-cared-for home not only appreciates in value over time, but it will also provide a safe, comfortable place for you to live for years to come.

Notes:

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