Real Broker, LLC (NJ) | Real of Pennsylvania (PA)

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Your first-home roadmap

A clear path from curiosity to keys.

01 Start with your life, not a listing

Write down your ideal move timing, the places you want to live and the monthly housing cost that still leaves room for your life. A lender approval is not the same as a comfortable budget.

02 Build the whole money picture

Plan for the down payment, closing costs and reserves after closing. Your monthly plan also needs taxes, insurance, HOA dues where applicable, mortgage insurance where required, utilities and maintenance.

03 Talk with a lender and compare

Ask about loan options, documentation and any assistance programs that may fit. Compare written Loan Estimates for the same loan type and terms. Eligibility, rates and availability need lender confirmation.

04 Tour with a plan

Decide your needs, preferences and deal-breakers. Review the property condition, recurring costs and any HOA rules before choosing what fits.

05 Offer, investigate, then close

Your contract controls deadlines and rights. Discuss inspections, financing, appraisal, title and contingencies with your team. Do not assume a repair request, extension or credit is agreed until it is documented.

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Make it your plan.

Take these questions into your next conversation.

My move timing

_____

My comfortable monthly budget

_____

What I want help understanding

_____

My next step

_____

Talk it through with Parisha.

Book a buyer or seller call

EDUCATION + SOURCES

CFPB: Loan Estimate explainer

CFPB: Figure out how much you want to spend

General educational guidance. Not a lender quote, loan approval or legal/tax advice. Requirements, costs, deadlines and program eligibility depend on your circumstances and contract. Confirm details with your lender, agent and other qualified advisers. Sources checked November 6, 2026.