BRANDI BENSON-HICKS
BREG Homes Team • Keller Williams Premier

FIRST-TIME BUYER GUIDE



NO JARGON. NO PRESSURE. JUST THE CLEAR PATH HOME.

Your First Home, Made Simple.

If you don't know the steps, worry the down payment is out of reach, or are afraid of doing this wrong, you are in the right place. With first-time buyers, I'm a teacher before I'm an agent — you'll understand every step before we take it, in plain language, as many times as you need. Because a first home is not just your first address. It's your first *option*, your first piece of leverage, and the first asset that gives your future choices.

6 Steps	30-45 Days	You Are Not Alone
START TO KEYS	TYPICAL CLOSING*	GUIDED THROUGHOUT

* Timelines vary by loan, home, and seller. Your lender and agent will give you a timeline for your specific purchase. This packet is general education, not financial or legal advice. Talk to your lender about loan options and numbers for your situation.

Prepared for you by Brandi Benson-Hicks, Real Estate Advisor
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Meet Brandi

Brandi Benson-Hicks

REAL ESTATE ADVISOR • BREG HOMES TEAM

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I didn't learn real estate in a classroom. I learned it in a hospital, watching families discover — in the worst week of their lives — whether the roof over their heads could carry them through. For the ones who owned, it could. That's the moment I understood what a first home really is: not just your first address. Your first *option*. Your first piece of leverage. The first asset that gives your future choices.

So with first-time buyers, I'm a teacher before I'm an agent. Budget, pre-approval, down-payment assistance, the tours, the offer, the closing table — you'll understand every step before we take it, in plain language, as many times as you need. And if you're a veteran, ask me about the VA loan: I used mine myself, I'll share honestly what that experience was like, and a VA loan specialist loan officer will handle your loan while I run your home search.

Your first home will change what your life can withstand. Let's make sure it does.

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Stay Connected

Stay connected with me.

This packet is the beginning, not the whole library. I host webinars and seminars all year — credit restoration, the VA loan process, buying a home — and the people connected with me hear about every one of them first, along with every new guide and resource I release.

My events on Eventbrite — follow me so you never miss a webinar or seminar: https://VeteranCreditReadiness.eventbrite.com

Everything in one place — my Beacons page: the newest resources, guides, lists, and signups: https://beacons.ai/brandilbenson

Instagram — follow along daily: https://www.instagram.com/realtorbrandil.benson (@realtorbrandil.benson)

East Metro Insider on Facebook — my community for Conyers, Covington, McDonough & beyond: https://www.facebook.com/groups/1432955898978858/

Connect on even one of these and you'll never miss a step that could change your timeline.

START HERE

Your roadmap at a glance

Not knowing what comes next is the hardest part of a first purchase — so here is the whole path on one page, in plain language. Every purchase follows the same basic path. You do not need to master all of it today; you just need to know what comes next, one step at a time.

1. Get ready
Check your credit, gather your paperwork, and talk through your budget and wish list.

2. Get pre-approved
A lender reviews your income, debts, and credit and gives you a price range you can shop with confidence.

3. Shop for homes
Tour homes that fit your must-haves. Your agent watches for condition, price, and resale clues you might miss.

4. Make an offer
Your agent helps you write a strong, fair offer and negotiate price, repairs, and timing.

5. Inspection & appraisal
An inspector checks the home. An appraiser confirms its value for the lender. Both protect you.

6. Close & get keys
You sign final paperwork, funds are sent, the deed is recorded - and the home is yours.

What a pre-approval really means

Pre-approval is not a guarantee, but it is much stronger than a quick online estimate. Sellers take pre-approved buyers seriously because a lender has already checked the basics. Getting pre-approved *before* you fall in love with a home saves heartbreak later.

Paperwork you will likely need

Photo ID, recent pay stubs, last two years of tax returns and W-2s, recent bank statements, and information about debts and other income. Your lender will give you an exact list - start a folder now and everything gets easier.

CREDIT EDUCATION

Credit, explained simply

Your credit score is a snapshot of how reliably you pay bills and handle debt. Lenders use it to decide if they can lend to you and what interest rate to offer. A higher score usually means a lower rate and a lower monthly payment.

What helps your score most

- **Pay on time, every time.** Even one late payment can hurt. Set up autopay or reminders.
- **Keep credit card balances low.** Using a small share of your limit looks better than maxing cards out.
- **Do not open lots of new accounts at once.** Each application can cause a small, temporary dip.
- **Keep older accounts open if you can.** A longer history can help.
- **Check your reports for errors.** You can get free reports at AnnualCreditReport.com and dispute mistakes.

If your credit needs work, you still have options

Many first-time buyers start with credit that is less than perfect. Be honest with your lender early - they can often map out specific steps, like paying a card down to a certain amount or clearing an old error, and tell you how long it may take. Small, steady fixes over a few months can make a real difference.

A note on credit repair

Be careful with any company that promises to erase accurate negative information or guarantees a specific score. No one can legally remove accurate history. Free help is available through nonprofit housing counselors approved by the U.S. Department of Housing and Urban Development (HUD). Ask Brandi for a referral if you want support.

If credit is your first step, start with Uqual

I've partnered with Uqual — a credit readiness and credit education company I trust — so my people never have to guess at step one. Uqual builds you a personal, step-by-step loan-readiness plan: it tracks your progress and tells you exactly what to work on next. Start through my personal referral link and they'll know I sent you: Start your credit readiness plan with Uqual
https://partner.uqual.com/referral/TvtQKaXqMwPIZQyUxBlsPmDN6n83

Rule of thumb while you are buying: Do not make big credit moves - new car, new furniture on credit, co-signing for someone else - without asking your lender first. See the Do / Do Not page for why this matters so much.

THE MONEY PART

What it really costs

If the down payment feels out of reach, start here. The list price is only part of the picture, and a down payment is not always 20% — many first-time buyer loans allow much less, and down payment assistance may be available if you qualify. Planning for all three buckets below means no surprises at closing.

Cost	What it is, in plain words
Down payment	The part of the price you pay up front. It is not always 20%. Many first-time buyer loans allow much less, and some allow 0% for those who qualify, such as eligible veterans using a VA loan.
Closing costs	Fees to complete the loan and sale - lender, appraisal, title, recording, and prepaid items. Often about 2% to 5% of the loan amount, but it varies. You will get an estimate early and a final statement before closing.
Earnest money	A good-faith deposit with your offer. It shows the seller you are serious and is usually applied toward your costs at closing.

Your monthly payment is more than the loan

Most monthly payments bundle four parts, often called PITI: **Principal** (paying down the loan), **Interest**, **Taxes** (property taxes), and **Insurance** (homeowners insurance). Some loans also include mortgage insurance. Ask your lender to show you the full monthly number, not just principal and interest.

Help that may be available

Georgia and many local programs offer down payment assistance for eligible first-time buyers, and sellers sometimes contribute toward closing costs when negotiated in the offer. Veterans may qualify for VA loan benefits. Eligibility rules change, so ask early - assistance often needs to be planned before you make an offer.

Budget beyond the purchase

Keep a cushion after closing for moving, basic furnishings, and the small repairs every home needs. Owning feels much better when closing day does not empty your savings.

PROTECT YOUR PURCHASE

Do this, not that

Afraid of doing one thing wrong and losing your loan? This page is how you avoid that. Once you are pre-approved and under contract, your lender will check your finances again before closing. These simple rules protect your loan — and when in doubt, ask your lender or Brandi first.

DO

- Keep paying all bills on time
- Keep your job and income steady; tell your lender about any change right away
- Keep bank accounts stable and be ready to explain large deposits
- Save every document your lender asks for, and send it quickly
- Ask before making any big money move
- Budget for moving and first-month home costs

DO NOT

- Buy a car, furniture, or appliances on credit
- Open or close credit cards
- Quit or change jobs without talking to your lender
- Move large sums between accounts without a paper trail
- Co-sign a loan for anyone else
- Miss a rent or bill payment

House hunting tips that save money

- **Separate must-haves from nice-to-haves.** Location, safety, and layout are hard to change. Paint and fixtures are easy.
- **Look past staging.** Check water pressure, windows, roof age, and signs of water damage.
- **Think about your daily life.** Drive the commute, visit at different times of day, and check noise and parking.
- **Do not skip the inspection.** It is your chance to learn the home and negotiate or walk away if major issues appear, under the terms of your contract.

FINISH STRONG

From offer to closing day

After your offer is accepted, things move quickly. Your agent and lender will guide each deadline, but here is what to expect: inspection in the first days, appraisal ordered by the lender, title search, and final loan approval. A day or two before closing you will do a final walk-through to confirm the home is as agreed.

On closing day you will sign documents with a closing attorney in Georgia, provide your funds as instructed - always verify wiring instructions by phone with the closing office, never by email alone, to avoid wire fraud - and receive your keys once the sale is recorded.

Your first-week checklist

- Pull your free credit reports and note anything wrong
- Start a home folder: ID, pay stubs, tax returns, bank statements
- List your must-haves, deal-breakers, and ideal areas
- Talk to a lender about pre-approval and assistance programs
- Call Brandi for a relaxed, no-pressure first conversation



YOUR GUIDE IN THE EAST METRO

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Ready when you are - whether you are buying in three months or eighteen, starting the conversation early gives you the strongest options.

Equal Housing Opportunity. This packet is for general education only and does not guarantee loan approval, a rate, or program eligibility. Loan terms, assistance programs, and timelines are set by lenders and program administrators and may change. Verify all numbers with your lender.