

First-Time Home Buyer Game Plan

A simple roadmap to help you know what to do before you start touring homes. Prepared by Travis Nicolaysen, Novus Home Mortgage.

Step 1: Know Your Buying Power

Before you fall in love with a kitchen island like every HGTV victim before you, get clear on price range, payment comfort, cash to close, and loan options.

Step 2: Review Credit and Income

Your credit score, monthly debts, income type, and work history shape your options. Perfect credit is not required. Clarity is.

Step 3: Pick the Right Loan Path

Common options include conventional, FHA, VA, USDA, and down payment assistance programs. The right fit depends on your goals, cash available, and timeline.

Step 4: Build Your Cash-to-Close Plan

Your cash to close may include down payment, closing costs, prepaid taxes, insurance, and reserves. Seller credits or assistance may reduce what you need.

Step 5: Get Pre-Approved Before Shopping

A strong pre-approval helps you shop with confidence and compete when the right home appears.

Step 6: Avoid These Mistakes

Do not open new credit, change jobs, make large unexplained deposits, co-sign debt, or finance furniture before closing. Future-you will appreciate the restraint.

Quick Checklist

Item	Done
Review budget and target payment	
Gather pay stubs, W-2s, bank statements, and ID	
Check credit and monthly debts	
Compare loan options	
Get pre-approved before home shopping	
Keep finances steady until closing	

Ready for a clearer plan? Call or text Travis Nicolaysen at 704-728-4548 or schedule at calendly.com/tnicolaysen-novushomemortgage.