Dreaming of owning a home? Here’s how to get started

1. Research Affordability Resources and Programs

If you’re concerned that you may struggle with the upfront costs, be sure to do your homework to find programs and resources which provide financial support and guidance for affordable and sustainable homeownership. Call Ryan Griffin at the Wells Fargo Community Homeownership Commitment office for specific solutions for modest-income and first-time homebuyers, including affordable mortgages, grant programs, resources, and education.

2. Determine What You Can Afford

So what are the steps to take in order to get started in the home buying journey? First-time homebuyers may be holding off for the “right time,” but there is no such thing because home buying is such a personal decision. While there is no secret to finding favorable interest rates and financial readiness, there are resources you can rely on to help you determine how close you are to becoming a homeowner:

- First-time homebuyers may be holding off for the “right time,” but there is no such thing because home buying is such a personal decision. While there is no secret to finding favorable interest rates and financial readiness, there are resources you can rely on to help you determine how close you are to becoming a homeowner.

3. Contact a Professional Lending Executive

While there is no secret to finding favorable interest rates and financial readiness, there are resources you can rely on to help you determine how close you are to becoming a homeowner. Contact Ryan Griffin at the Wells Fargo Community Homeownership Commitment office for specific solutions for modest-income and first-time homebuyers, including affordable mortgages, grant programs, resources, and education.

4. Learn More

First-time homebuyers may be holding off for the “right time,” but there is no such thing because home buying is such a personal decision. While there is no secret to finding favorable interest rates and financial readiness, there are resources you can rely on to help you determine how close you are to becoming a homeowner.

5. Take Action

If you’re concerned that you may struggle with the upfront costs, be sure to do your homework to find programs and resources which provide financial support and guidance for affordable and sustainable homeownership. Call Ryan Griffin at the Wells Fargo Community Homeownership Commitment office for specific solutions for modest-income and first-time homebuyers, including affordable mortgages, grant programs, resources, and education.

6. Close the Deal

Once you’ve found a home and decided to make an offer, you’ll need to go through the closing process which includes signing the final paperwork and paying any required closing costs. This is typically the most stressful part of the home buying journey, but it’s also the most exciting! Congratulations on taking the first step towards homeownership! And remember, there is no “right time” because home buying is such a personal decision. While there is no secret to finding favorable interest rates and financial readiness, there are resources you can rely on to help you determine how close you are to becoming a homeowner. Contact Ryan Griffin at the Wells Fargo Community Homeownership Commitment office for specific solutions for modest-income and first-time homebuyers, including affordable mortgages, grant programs, resources, and education.

7. Set Up Your Home

Once you’ve closed on your new home, you’ll need to start thinking about how you’re going to set it up. This includes furniture, decorations, and appliances. Contact Ryan Griffin at the Wells Fargo Community Homeownership Commitment office for specific solutions for modest-income and first-time homebuyers, including affordable mortgages, grant programs, resources, and education.

8. Enjoy Your New Home!

Congratulations on becoming a homeowner! You’ve completed the home buying journey and now you can relax and enjoy your new home. Contact Ryan Griffin at the Wells Fargo Community Homeownership Commitment office for specific solutions for modest-income and first-time homebuyers, including affordable mortgages, grant programs, resources, and education.

9. Share Your Story

Finally, you can share your story with others who are considering homeownership. Contact Ryan Griffin at the Wells Fargo Community Homeownership Commitment office for specific solutions for modest-income and first-time homebuyers, including affordable mortgages, grant programs, resources, and education.