

Your Homebuying Journey Starts Here: 10 Questions to Ask

You don't need all the answers to start. You just need the right questions.

A lot feels uncertain right now: rates, prices, timing. Most buyers who hold off aren't unable to buy; they simply don't know where to begin. These are the 10 questions buyers are most glad they asked in their first discovery appointment. Bring them with you, and let us help you find your answers.

The 10 Questions:

1. What would my actual monthly payment be?

The price tag is only part of the picture. Your real number depends on rate, taxes, insurance and any incentives, and it is often different from what online calculators show.

2. Do I really need 20% down?

This is one of the most common myths in homebuying. Many buyers qualify with far less, and some loan programs require nothing down for eligible buyers.

3. When should I speak to a lender?

Most buyers assume it's house first, financing second. Doing it in the right order saves time and keeps you from falling for a home outside your comfort zone.

4. How much do I need to get started?

Knowing the upfront deposit, and when any other payments are due, lets you plan with confidence instead of guessing.

5. Do I need a construction loan to build a new home?

Many buyers assume building means complicated, separate financing. Ask us. The answer may surprise you.

6. What will I pay out of pocket at closing?

Closing costs catch many buyers off guard. Ask what incentives are available to reduce them; they can make a bigger difference than you'd expect.

7. Can I buy if I still need to sell my current home?

Timing two moves can feel risky. Ask what options exist so you can move forward without carrying two mortgages.

8. How do the current incentives actually work?

A rate buydown, closing cost help and a price reduction are not the same thing. Ask whether a rate incentive is temporary or permanent, and what it means for your payment over time.

9. Should I wait for rates to drop?

Waiting can feel like the safe choice, but it has costs too, including rising prices and incentives that may not last. Ask how buying now and refinancing later compares to waiting.

10. What happens after I sign, and who do I call along the way?

New construction has its own steps: design selections, build milestones, inspections, and a final walkthrough. Knowing your timeline and your point of contact takes the guesswork out.

Get your answers

A discovery appointment is a relaxed conversation, not a sales pitch. In about 30 minutes, you'll walk away knowing your real numbers and your next step, whether that's now or later.