



BUYER GUIDE

First-Time New Construction Buyer Guide

Simple, encouraging, low-pressure education for buying a new home with confidence.

Step-by-step buying process

Prequalify, choose a community, compare quick move-ins, write the contract, complete loan docs, appraisal, underwriting, final approval, and closing day.

FHA vs VA vs Conventional

FHA, VA, and Conventional loans can each fit different buyer profiles. Ask for a lender-specific estimate before relying on any payment number.

Incentives explained

Builder incentives may help with closing costs, rate buydowns, or monthly affordability. Availability and terms vary and must be verified.

Closing costs explained

Closing costs are separate from down payment and can include lender, title, escrow, prepaid taxes, insurance, and HOA items.

Quick workflow

- 1 Pick a comfort payment first.
- 2 Timeline to closing
- 3 Compare communities and quick move-ins.
- 4 Verify current incentives and lender terms.
- 5 Tour the best-fit homes.
- 6 Ask questions before signing.

Use this as a planning guide, not a quote. Prices, rates, payments, incentives, taxes, insurance, HOA, and qualification can change.