

West Valley Home Match

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 contract, complete loan docs, appraisal, underwriting, final approval, closing day.

Loan basics

FHA vs VA vs Conventional: FHA can be flexible, VA may offer 0% down for eligible buyers, Conventional can fit stronger profiles.

Incentives explained

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

Closing costs explained

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

Timeline to closing

1

2

Prequalification

Tim and the lender help explain this step before it happens.

Home choice

Tim and the lender help explain this step before it happens.

3

Contract

Tim and the lender help explain this step before it happens.

4

Loan docs

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5

Appraisal

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6

Underwriting

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7

Final approval

Tim and the lender help explain this step before it happens.

8

Closing day

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Credit tips

- Keep card balances low.
- Avoid missed payments.
- Avoid opening new debt.
- Don't buy cars before closing.
- Check for credit errors.

Educational only. Rates, incentives, qualification, payments, taxes, insurance, HOA, and availability vary and must be verified.