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THE MICHIGAN HOME BUYER'S GUIDE

A straight, easy walk through the whole process, from getting your finances in focus to the day you get the keys

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HOW BUYING A HOME ACTUALLY WORKS

Buying a home can feel like a lot. There are more moving parts than most people expect, it is a big decision with real dollars attached, and from the outside it is not always clear what happens when. That is a normal way to feel. The good news is it is a lot more manageable than it looks once someone lays the whole thing out for you.

So that is what this is. A straight, start-to-finish walk through how buying a home actually goes, in plain language, one step at a time. What each step is, why it matters, and what to expect before you get there. No jargon for its own sake. By the end you will know exactly what the road looks like.

STEP 1: GET YOUR FINANCES IN FOCUS

Everything starts here, before you ever tour a home. Step one is a conversation with a lender and getting pre-approved, because that single piece of paper sets the boundaries for everything that comes after it.

A pre-approval is a lender looking at your income, your credit, and your savings, then putting in writing what they will actually lend. That is different from a pre-qualification, which is really just an estimate. Getting pre-approved early gives you two things worth having: a real number to shop inside of, and an offer that sellers will take seriously.

If you would rather get your bearings before that call, our readiness workbook walks you through where you stand and what to gather. You do not need it all figured out first. You just need to start.

STEP 2: WHAT IT TAKES TO GET IN

Here is the myth worth clearing up first: you probably do not need twenty percent down.

Conventional loans can go as low as three percent, FHA around three and a half, and VA and USDA loans can mean nothing down if you qualify. Michigan also has down payment help through MSHDA that can lower the up-front number even more.

A couple of other costs are worth planning for. Closing costs, the fees to finalize the loan and the purchase, usually run about two to five percent of the price, and sometimes the seller can be asked to cover part of them. Earnest money is a good-faith deposit you put down when your offer is accepted, and it is not extra money out the door, it gets applied to what you owe at closing.

This is one of those places where good guidance pays for itself. Which loan fits you, which lender to use, how to structure the costs, none of it is one-size-fits-all, and getting it right early changes both what you can afford and what you pay down the line.

STEP 3: FINDING THE RIGHT HOME IN WEST MICHIGAN

With your financing set, the search becomes the fun part, as long as you set it up honestly. The real trick is separating your needs from your wants. Needs are what your life actually requires: enough bedrooms, a commute you can live with, the right school district, a layout that works. Wants are everything else. Once you are clear on the difference, you stop burning weekends and you know the right house when you see it.

And West Michigan is not one market, it is a lot of little ones. A street near the lakeshore moves differently than one inland, and the same house can draw a crowd in spring and sit quietly come winter. Knowing how a specific town, even a specific block, tends to behave is how you set your expectations to what is real instead of to a headline.

STEP 4: MAKING A STRONG OFFER

Price is the loudest part of an offer, but it is rarely the only thing a seller is weighing, and often it is not what wins. They look at the whole picture: your price, how strong your financing is, your earnest

money, which contingencies you keep, and how your timeline fits their move.

This is where knowing the angles matters. How the offer is built, where there is room to push and where there is not, how to handle an appraisal gap if the home comes in under the agreed price, and how to come in strong without paying more than you have to. A clean, well-structured offer at a fair number often beats a higher one that looks shaky. The aim is the best price and terms for you, not just a yes.

STEP 5: INSPECTIONS, THE APPRAISAL, AND THE FINE PRINT

Once your offer is accepted, you are into what is called due diligence, the window to confirm the home is what it looks like. The inspection is yours. You hire the inspector, you read the report, and you decide what matters. Just about every home, even a great one, comes back with a list, so the goal is not perfect. The goal is no surprises, and room to deal with anything real that turns up.

The appraisal is the lender's step, ordered to make sure the home is worth what they are lending. And here is a piece of Michigan fine print that catches people: a home's taxable value is held in check while one owner has it, then it uncaps and resets when the home sells. Your tax bill can come in noticeably higher than what the current owner pays, on the very same house. It is not a trick, it is just how Michigan works, and it is exactly the kind of thing you want to know before closing, not after.

STEP 6: CLOSING DAY

Closing is the last step. By the time you get there, the financing is done, the inspection is behind you, and the title work is finished. You will do a final walkthrough to make sure the home is in the shape you agreed on. Then you sign, the funds move, the deed records, and it is yours. Bring a valid ID and whatever funds your lender and title company tell you to, and always confirm wire instructions by phone using a number you trust, because wire fraud is real and a quick call beats the alternative.

THE BOTTOM LINE

Buying a home is a process, not a gamble. You get your finances in focus, learn what it takes to get in, find the right place, put together a strong offer, do your homework, and close. Every step has its

own work, and a good outcome gets built across all of them, not won in one swing.

If you want to see where you stand, that is a short conversation, and the readiness workbook is an easy place to start on your own time.

WHERE TO START

START THE CONVERSATION

Tell us where you are and what you are trying to do. We will bring the plan.

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