The First-Time Buyer Roadmap

From where you are now to holding the keys

A free guide from Daniel Smith · First Team Real Estate

With down payment assistance, the path from renting to owning is shorter than most people think. Here are the seven steps, in order — most buyers go from step 1 to keys in about 60–90 days.

1 Free 15-minute numbers call

15 MINUTES

We look at your income, credit, and where you want to live, and I tell you honestly where you stand — and what to fix first, if anything needs fixing.

Book yours: **https://calendar.app.google/gz8iG7vU9tThsx8g6**

2 Quick application & pre-approval

ABOUT 15 MINUTES

My loan partner's short online application reviews your income and credit and produces a real pre-approval — the document sellers actually take seriously.

Start here: **https://2436142.myagentloans.com/register**

3 Program match

A FEW DAYS

We line up the down payment assistance you qualify for — state, city and county, and lender programs — so your down payment is covered as much as possible.

4 Know your real budget

BEFORE YOU TOUR

Your exact price range, estimated monthly payment, and cash to close — before you fall for a house. With assistance, many buyers land at $500–$5,000 total out of pocket.

5 Tour homes & make your offer

1–3 WEEKS, VARIES

We tour homes that fit your real numbers, and I negotiate price and seller credits on your side of the table.

6 Escrow

ABOUT 30 DAYS

Appraisal, inspections, and final loan approval. I keep you posted at every step, and we handle anything that comes up together.

7 Keys in hand

CLOSING DAY

You sign, the loan funds, the deed records — and the home is yours. Welcome home.

The $1,000 closing gift

Buyers who close with Daniel in 2026 receive a $1,000 closing gift at closing.*

*$1,000 closing gift for eligible buyers who close escrow in 2026. Ask for details.

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This roadmap is general information, not a loan commitment or a guarantee of program eligibility; final eligibility is determined by the lender. Timelines are typical, not guaranteed.