

First time home buyers



Trust us—we know that once you’ve decided to become a homeowner, all you want to do is shop for houses! But hold your horses because there are some essential steps to take before buying a home.

1. Pre-Approval

Set up a meeting with your Loan Officer to get pre-approved. Having a pre-approval establishes a budget you feel comfortable with so you can shop for your home with confidence and direction. It also empowers you to place offers immediately—like waving a check in the air! Your Loan Officer will take an in-depth look at your finances and be able to help maximize your purchase power, address any debt you may have, and ultimately set you up to be a successful homeowner.

2. Find A Realtor

Your family or friends may be able to recommend a Realtor who they’ve enjoyed working with. Your Loan Officer is also a great resource, as we’ve worked with almost every Realtor in West Michigan! We know who the most reputable agents are, and which agents specialize in certain neighborhoods.

3. Make A List

Giving your Realtor an idea of your perfect home helps them tailor your search to find the right house for you. Let them know what neighborhoods you’re interested in, as well as all the features you need and want in a house.

4. Find Your Home

We’re finally to the fun part—you get to look at houses with your Realtor! Go into each home with an open mind—it’s incredible what a little paint and your own furniture will do to transform a space. Also keep in mind what parts of your list are “must haves” and which you are more flexible on.

5. Make An Offer

When you find the perfect home, make an offer right away. Your Realtor is there for you to lean on—they can help you determine what the best offer to put in is, and will navigate things if you run into a multiple offer situation.

6. Close On Your Home

Once your offer is accepted, this is where we get to shine! Your Loan Officer will be there every step of the way, making sure to communicate what they need from you and where things are in the process. On closing day, everything will be ready for you and your only job is to show up at the title company and sign the paperwork! After you walk out, you’ll have the keys to your new home!

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the next steps



Let's Get This Party Started — Or At Least the Utilities

The first step to enjoying your new home is to sort out your utilities (electric, gas, cable, internet, trash, etc.) Although this can seem daunting, Treadstone provides a handy tool that makes this a breeze! You'll receive an email two to three days after closing with instructions. For more information on service providers in your area, we recommend contacting your Realtor.

Making Payments

While it's not nearly as exciting as picking out trendy furniture, an essential step after closing is making your first mortgage payment. Among the documents you receive at closing, you'll find payment coupons for up to your first two payments. The first payments are typically due within 60 days after closing. You'll receive a letter in the mail from our parent company, Neighborhood Loans, within 45 days of closing with instructions for whom (in most cases, Neighborhood Loans) to make your payment going forward. Following your first payment, you can set up automatic payments online.

Make It Your Own

Now that you're in your home, you get to make it your own! Start with giving the place a good deep clean; whether you do it yourself or splurge and hire a cleaning service to come in. A fresh coat of paint can go a long way with making the home feel fresh and adapting it to your own style. In addition to your furniture, area rugs and window treatments can transform a room. Hanging up your art or photos, getting a few houseplants, and making a place to drop your keys as you walk in the door are some great finishing touches to really make it feel like home. On the more functional side of things, replacing locks, getting your airducts cleaned, having appliances serviced, and even replacing toilets are some great "new homeowner" projects to tackle.

Start Making Some Money

As a homeowner, you can take advantage of "equity building." We'll grant access to a handy tool that monitors real estate wealth and can track your home's value. This information will be emailed to you six months after close, then every quarter.

Keep In Touch

Once your loan has closed with Treadstone, your relationship with isn't over! We are focused on creating successful homeowners, and are here to be your life-long financial and home advisors. Your home is your wealth and we want to help you build on that as best we can. So we want to be your first point of contact for any of your financial home related questions. We will always lead you down the right path—that's our mission.

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