First-Time Home Buyer Guide for the Brazilian Community

Buying your first home in the US is different from Brazil. This step-by-step guide covers pre-approval, house hunting, inspections, closing costs, and the programs that make it affordable.

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If you grew up in Brazil, everything you know about buying a home probably involves saving for years and paying mostly in cash — or facing financing with painful interest rates and short terms. The US works differently: here, a 30-year fixed mortgage with a small down payment is normal, and the system is built for financing.

That's the opportunity. But the process has its own rules, its own vocabulary, and a specific order of steps. Here's the complete map, from "just thinking about it" to keys in hand.

Step 1: Get Pre-Approved (Before You Look at Houses)

In the US, house hunting starts with financing, not the other way around. A **pre-approval** is a letter from a lender stating how much you can borrow — and in a competitive market, sellers won't take your offer seriously without one.

Getting pre-approved takes about a day once you provide income documents, and it answers the two questions that matter: *What price range can I shop in?* and *What will my monthly payment be?*

> **It costs nothing and commits you to nothing.** A pre-approval is not a contract. It's information — and it's the single most valuable thing a first-time buyer can have.

Step 2: Understand What You'll Actually Pay

Two numbers matter: cash to close, and the monthly payment.

Cash to close

- **Down payment** — as little as 3% (conventional) or 3.5% (FHA). On a $300,000 home, that's $9,000–$10,500 — not the 20% many people assume.

- **Closing costs** — roughly 2–4% of the price, covering the appraisal, title work, taxes, and lender fees. Sellers can often be negotiated to pay part of this.
- **Down payment assistance** — Georgia and Florida both have programs that grant or loan you part of the down payment. Ask us what you qualify for.

Monthly payment

Your payment has four parts, often called **PITI**: Principal, Interest, Taxes, and Insurance. If you put less than 20% down, add mortgage insurance. Our online calculator on the homepage shows all of it together.

Step 3: The Credit Question

Lenders use your US credit score. FHA loans work from 580+, conventional from 620+, and better scores get better rates. New to US credit or don't have an SSN? You may fit an **ITIN loan** with alternative credit instead — rent, utilities, and phone history. Either way, don't disqualify yourself — let a professional look first.

Step 4: Shop, Offer, and Go Under Contract

With your pre-approval letter, a real estate agent (their commission is typically paid from the transaction, not by you out of pocket) helps you tour homes and write an offer. When the seller accepts, you're "under contract" and the clock starts — typically 30–40 days to closing.

Step 5: Due Diligence — Protect Yourself

- **Home inspection** (~$400–$500, paid by you): a professional checks the roof, foundation, plumbing, electrical, and HVAC. If problems appear, you can renegotiate or walk away within your due diligence period.
- **Appraisal** (ordered by the lender): confirms the home is worth what you're paying.
- **Title search:** confirms the seller truly owns the home and no debts are attached to it. Title insurance protects you afterward.

Notice what this means: **the system has layers of protection that don't exist in an informal purchase.** This is why we tell families: never buy a house through a handshake deal, no matter how good it sounds.

Step 6: Closing Day

At closing you'll review and sign the final documents, wire your down payment and closing costs, and receive the keys. You'll see the exact numbers three days before on a document called the **Closing Disclosure** — we review it with you line by line, in your language, so there are no surprises at the table.

The Five Mistakes We See First-Time Buyers Make

1. **Waiting to "save 20%"** while prices and rents rise — 3–5% down programs exist for exactly this reason.
2. **Financing a car right before applying** — new debt shrinks what you qualify for.
3. **Moving money around in cash** — lenders need to trace your down payment, so keep it in your account 60+ days before applying.
4. **Quitting or switching jobs mid-process** — stability matters until you close.
5. **Not asking about assistance programs** — free money gets left on the table every day.

You Don't Have to Figure This Out Alone

Every step above — pre-approval, programs, credit, closing — is something our team explains in Portuguese, English, or Spanish, as many times as you need. "Alvorada" means dawn: a new beginning. Yours can start with one phone call.

Let's Talk About Your Mortgage

Our team serves you in English, Portuguese, and Spanish — no cost, no obligation.

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