

Home Buyer Guide



Welcome to Lillian Homes!

We understand that buying a home is one of the biggest milestones of your life. It can be thrilling—like finding the perfect spot to kick up your feet after a long day—but also a little nerve-wracking. That’s why we’re here, like a friendly neighbor, to make the process easier for you.

This guide will walk you through every step, so you know exactly what to expect and how to get ready for your perfect home.



Home Buyer Guide

1 DETERMINE YOUR BUDGET

Before you dive into house hunting, let's figure out how much home you can afford—because finding your dream home shouldn't mean sleepless nights over finances. Start by reviewing your monthly income and expenses to get a clear idea of what fits your budget. Our partners can help you understand what financing options are available, whether it's through conventional loans, FHA, VA, or USDA loans.



Tip: Try not to stretch your budget too much! We want you to feel comfortable in your new home without the stress of worrying about high payments.

2 GET PRE-APPROVED FOR A MORTGAGE

Once you have an idea of your budget, it's time to get pre-approved. Pre-approval gives you a realistic look at how much you can borrow and shows that you're ready to move forward when you find the perfect Lillian Home. Our preferred lenders make the process smooth and straightforward, giving you confidence every step of the way.

3 MAKE YOUR WISH LIST

What are the non-negotiables for your dream home? Is it the number of bedrooms, a large kitchen where everyone can gather, or maybe a backyard perfect for summer BBQs? Jot down your must-haves and your nice-to-haves. Our communities offer a range of homes—from cozy retreats to spacious family abodes—so it's important to know what will make you smile every time you walk through the door.

4 CHOOSE THE RIGHT COMMUNITY

Location matters. Many of our communities offer a more relaxed, country feel, while still providing easy access to all your essentials. Decide which location fits your lifestyle best—whether it's proximity to good schools, the peacefulness of a quiet neighborhood, or access to outdoor activities.



Home Buyer Guide

5 START TOURING HOMES

Now comes the fun part—touring homes! Whether in-person or via our available 3D virtual tours, this is your chance to see if you can truly picture yourself living in the space. And if you're working with your own realtor, we welcome them to join you! Just be sure to register your realtor with us early on, so they can be by your side throughout the journey. Does it feel like the right fit? Can you imagine waking up there every morning? Remember, a home is more than its four walls. It's about that warm feeling you get when you step inside and think, 'This could be it!'



Tip: We also offer self-guided tours on select homes, so you can explore at your own pace. And if you'd prefer an in-person tour, our friendly team is here to help—no pressure, just support to answer your questions.

6 MAKING AN OFFER

Once you've found the perfect home, it's time to make an offer! Work with your realtor to negotiate the details, including incentives, contingencies, and timelines. At Lillian Homes, we value our partnerships with realtors and are happy to work alongside them to help you get into your dream home. You'll also need to place an earnest money deposit—a show of good faith that you are serious about purchasing the home. This deposit will be applied toward your down payment or closing costs once the sale is finalized. After your offer is accepted, it's time to order an appraisal and a home inspection to ensure everything is in great shape. We want you to feel confident that you're making the right choice.



Home Buyer Guide

7 FINALIZING FINANCING

You're almost there! Finalizing your mortgage means working with your lender to complete final steps like appraisals and underwriting. During this time, avoid major purchases or applying for new credit, as it could impact approval. The Lillian Homes team and our preferred lenders are here to guide you and clear up any confusion.

8 CLOSING DAY

Closing day is when you officially become a homeowner! It's like graduation day, but instead of a diploma, you get the keys to your very own place. On this day, you'll review and sign all the final paperwork, and before you know it, you'll be holding those keys in your hand. It's the culmination of all your efforts, and we couldn't be happier to see you begin this exciting new chapter.



WELCOME HOME

Congratulations, you're now a homeowner! Take a moment to celebrate—maybe do a little happy dance in your new living room. You've earned it! Take some time to settle in and enjoy your new home. All of our new homes come with a one-year builder's warranty, so you can have peace of mind as you start this exciting new chapter. Our communities are designed to help you feel at ease, and we hope you quickly feel part of the Lillian Homes family.

READY TO GET STARTED?

At Lillian Homes, we want to make your journey from "house hunting" to "home sweet home" as simple and enjoyable as possible. Have questions or ready to take the next step? We're here for you!

[CONTACT US HERE!](#)



Frequently Asked Questions

Q HOW LONG DOES IT TAKE TO BUY A HOME?

The time frame can vary. If you're purchasing a move-in ready home, it typically takes around 30-60 days from making an offer to closing. However, if you are building a home from the ground up, it could take 6-9 months. The timeline depends on your financing, inspections, and whether you are buying an existing home or building a new one.

Q WHAT IF I CHANGE MY MIND?

We understand that purchasing a home is a big decision. If you decide to back out of purchasing a Lillian Home completely, please note that you will lose your earnest money deposit. However, if you decide that a different Lillian community or home would be a better fit, our sales team can help you transition without losing your deposit. Our team is here to provide assistance so you can feel confident in your decision.

Q ARE THERE ANY ADDITIONAL COSTS?

Besides the purchase price, remember there are costs like closing fees, inspection fees, and moving expenses. We'll help you understand these costs so there are no surprises.

READY TO GET STARTED?

At Lillian Homes, we want to make your journey from "house hunting" to "home sweet home" as simple and enjoyable as possible. Have questions or ready to take the next step? We're here for you!

[LET'S CHAT!](#)

