

ARKANSAS *Homebuyer's* GUIDE



YOUR GUIDE.
YOUR PLAN.
Your Future.

EVERYTHING YOU NEED TO KNOW
TO BUY YOUR HOME WITH CONFIDENCE



5-STAR GUIDE

- ✓ STEP-BY-STEP PROCESS
- ✓ FINANCING MADE SIMPLE
- ✓ TIPS TO SAVE THOUSANDS
- ✓ AVOID COSTLY MISTAKES
- ✓ LOCAL INSIGHTS

*Central Arkansas
Expertise You
Can Trust!*



*Let's
Get You
Home!*



PUTTING THE **KEYS**
TO YOUR **FUTURE**
in Your Hands.

Angela Frierson
REALTOR®

HELPING ARKANSAS FAMILIES
BUILD WEALTH THROUGH HOMEOWNERSHIP



FIRST-TIME
BUYERS



MOVE-UP
BUYERS



RELOCATIONS



SERVING
CENTRAL ARKANSAS

Welcome HOME



Home is more than a place—
it's where your story begins.

Thank you for trusting me
to guide you on one of the
most important journeys
of your life.

I'm here to make the process
simple, stress-free, and even
enjoyable.

Let's find your
perfect place to call home!

Angela 



MEET ANGELA

REALTOR® | SSD REALTY GROUP

YOUR ADVOCATE.
YOUR GUIDE. YOUR PARTNER.

I'm Angela Frierson, a dedicated real estate professional with a passion for helping individuals and families create a better future through homeownership.

With honesty, integrity, and local expertise, I'm committed to helping you every step of the way.

Angela Frierson



LOCAL
EXPERTISE



HONEST
ADVICE



STRONG
NEGOTIATOR



CLIENT
FOCUSED

WHY *Homeownership* MATTERS



Builds wealth
and financial security



Gives you stability
and roots in a
community



Provides freedom
to personalise your
space



Creates a legacy
for your family.

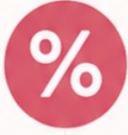


A HOME IS MORE THAN A HOUSE—
IT'S WHERE LIFE HAPPENS.



RENTING BUYING

INVEST IN YOUR FUTURE

RENTING		BUYING
Money goes to your landlord		Money builds your equity
No tax benefits		Potential tax advantages
Rent may increase		Mortgage payment stays more stable
No ownership		Your home, your future
Limited customization		Make it yours

WHEN YOU BUY A HOME, YOU'RE NOT JUST BUYING
A HOUSE—YOU'RE BUILDING YOUR FUTURE.

CAN YOU AFFORD TO BUY?

FOCUS ON THESE 3 KEY AREAS

1

CREDIT

A higher score can mean better loan options and lower interest rates. Aim for 620+ for most loans.

2

SAVINGS

You'll need money for your down payment, closing costs, and reserves. Plan ahead and stay consistent.

3

BUDGET

Keep housing costs around 28% of your gross monthly income.
Leave room for life!



TIP: Getting pre-approved is the best way to know what you can afford!

GETTING PRE-APPROVED

YOUR FIRST STEP TO HOMEOWNERSHIP

WHY IT MATTERS

- ✓ Shows sellers you're serious
- ✓ Helps you shop with confidence
- ✓ Strengthens your offer
- ✓ Speeds up closing

WHAT YOU'LL NEED

- ✓ Photo ID
- ✓ Proof of income
- ✓ Bank statements
- ✓ Credit history
- ✓ Employment verification

PRO TIP

A pre-approval shows the price range you can afford and makes your offer stronger!

LOAN PROGRAMS MADE SIMPLE



FHA LOAN

- ✓ Low down payment
- ✓ Flexible credit
- ✓ Great for first-time buyers



VA LOAN

- ✓ For veterans & active duty
- ✓ No down payment
- ✓ Competitive rates



USDA LOAN

- ✓ No down payment
- ✓ For rural & eligible areas
- ✓ Lower mortgage insurance



CONVENTIONAL LOAN

- ✓ Higher credit scores
- ✓ Lower PMI with 20% down
- ✓ More loan options

I'll help you find the right loan program
for your unique situation!



YOUR HOME BUYING ROADMAP

THE JOURNEY TO YOUR NEW HOME



1

GET PRE-APPROVED

Know your budget
and loan options



2

FIND YOUR REALTOR®

I'll guide you every
step of the way



3

SEARCH FOR HOMES

We'll find the right
one for you



4

MAKE AN OFFER

We'll negotiate
the best deal



5

HOME INSPECTION

Review and
negotiate



6

APPRAISAL & FINANCING

Lender confirms
the value



7

CLOSING

Sign, seal,
and celebrate!



8

WELCOME HOME!

Time to make
memories!

I'LL BE WITH YOU EVERY STEP OF THE WAY!

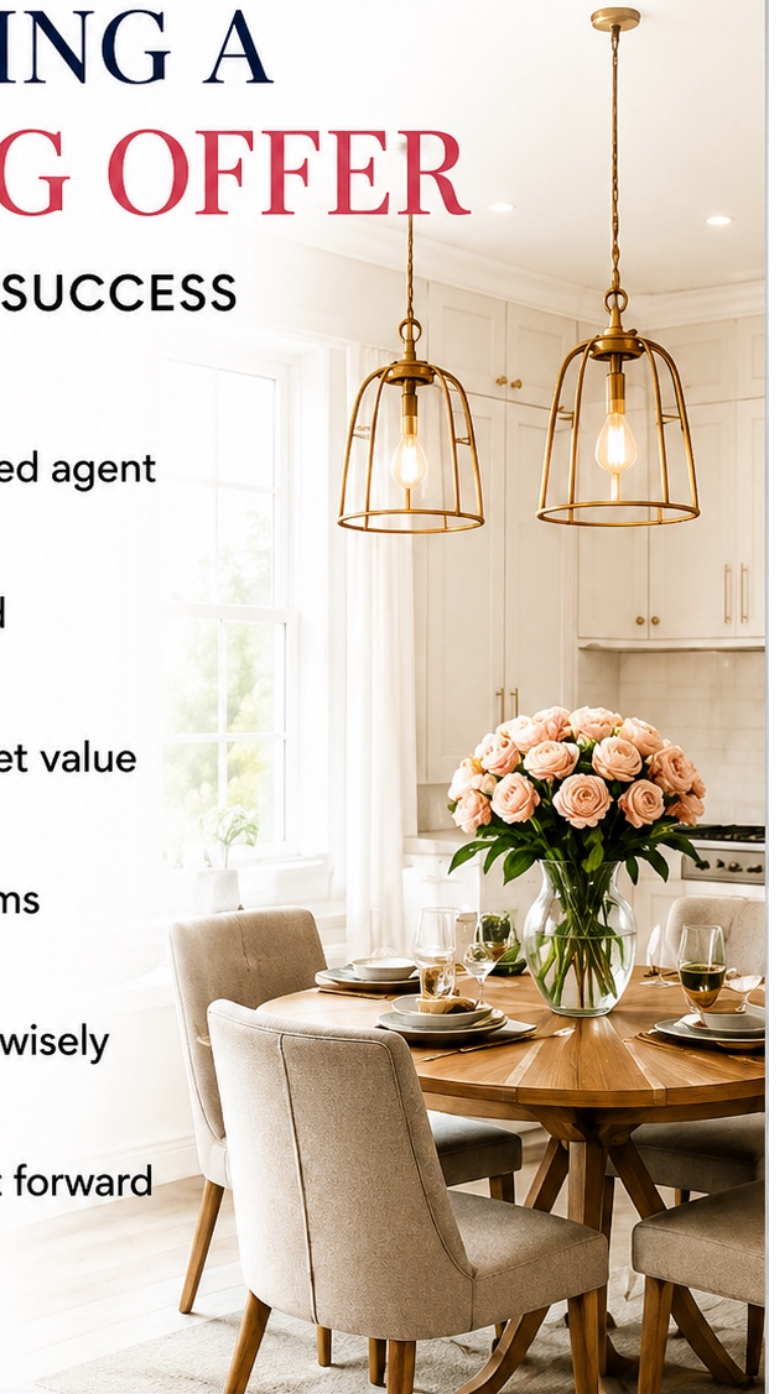


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MAKING A WINNING OFFER

TIPS FOR SUCCESS

- ✓ Work with a trusted agent
- ✓ Get pre-approved
- ✓ Understand market value
- ✓ Be flexible on terms
- ✓ Move quickly but wisely
- ✓ Put your best foot forward



A STRONG OFFER ISN'T JUST ABOUT PRICE—
IT'S ABOUT TERMS, TIMING, AND TRUST.



CLOSING DAY

YOU DID IT!

WHAT TO EXPECT



Review & sign documents



Bring your ID



Bring cashier's check



Get the keys



Celebrate your new chapter!

*The day you've been
waiting for—welcome
home!*



MOVING CHECKLIST

- ☐ Declutter & organize
- ☐ Pack early
- ☐ Label boxes
- ☐ Change your address
- ☐ Transfer utilities
- ☐ Update your insurance
- ☐ Set up internet & cable
- ☐ Meet your neighbors
- ☐ Enjoy your new home!



A LITTLE PLANNING MAKES
A BIG DIFFERENCE!



ARKANSAS HOMEOWNER RESOURCES

HELPFUL PROGRAMS

- Arkansas Dream Down Payment Assistance
 - arkansas.org
- Arkansas Homestead Tax Credit
 - dfa.arkansas.gov
- Energy Arkansas (Electric)
 - energy.com
- CenterPoint Energy (Gas)
 - centerpointenergy.com
- Northwest Arkansas Water (NWAR)
 - nwarwater.com



I'M HERE TO CONNECT YOU
WITH THE RIGHT RESOURCES!

LET'S FIND YOUR *Front Door*

I'm ready when you are!



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www.angelamfrierson.com



Little Rock, Arkansas
& Surrounding Areas



SCAN TO VISIT MY WEBSITE
AND START YOUR
HOMEBUYING JOURNEY!



Hosted By



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Don't miss your chance to view this home in person!