



## MY FIRST HOME BUYING EXPERIENCE

Hey there, I want to share with you the journey of buying my first home—because, trust me, I’ve been in your shoes. My home-buying journey began around 2006. My wife, two kids, and I were living in a cozy (real estate term for small) two-family home in the Bronx that my mom owned. We knew we needed more space, so like everyone else, I started looking online. But here’s the thing—I didn’t know the first thing about the home-buying process. I wasn’t a real estate agent back then, and I’d never dealt with one before. The places I lived at previously were rented from people I knew well, so I never had to navigate the complexities of real estate.

I figured the biggest thing I needed was to save for a down payment—20%, right? But I had no idea there were programs to help first-time buyers. I wanted to get the biggest house I thought I could afford, so we ventured out to the Poconos and met with a builder. They gave me the full pitch, and we were impressed by the model homes. We were ready to dive in, but then came the dreaded credit check... and let’s just say, my score was way below their standards.

We left disappointed, but on the drive back, we realized it was probably for the best. Moving so far away from the Bronx, where we both worked, would’ve meant waking up at 3 AM and leaving our young kids behind every morning. So, we decided to stay in New York but look outside the city for a more affordable option.

We explored upstate New York with a real estate agent who showed us homes in Beacon, Fishkill, Wappinger Falls, and beyond. But when it came time to get a mortgage, my credit score wasn’t up to par. That’s when the real lesson began. The mortgage specialist walked me through my credit report, explaining what I needed to do to improve my score. It wasn’t a quick fix—it took months of hard work, checking my credit, disputing errors, and paying down debt.

By 2007, we were ready to start house hunting again. We got pre-approved for \$275k to \$323k and looked at homes in places like Maybrook, NY. We found a beautiful raised ranch for \$300k, but once again, we were outbid. It was a gut punch, but we kept going. Then, we found another house that wasn’t our dream home but was within our budget. We were ready to move forward, but the long commute made us reconsider. I realized that if we moved there, it could negatively impact our family and marriage, so we let it go.

A few days later, we got a call about that first house—the deal with the other buyer fell through, and it was back on the market. The seller was desperate to sell, and we could’ve gotten a great deal. But after discussing it with my wife, we decided to pass. It was back to square one... again.

We started looking in Rockland County and New Jersey, but it felt like we were hitting the same walls—small houses in our price range, nothing that met our needs. We were frustrated and ready to give up, thinking maybe we'd never own a home.

Then, 2008 rolled around, and we got that itch to move again. We connected with a new agent who really listened to what we wanted. She helped us get an FHA loan pre-approval for \$350k, which was a lifesaver because, by then, we'd had to spend some of our down payment savings on unexpected expenses. With that FHA loan, we were back in the game.

This time, we found the perfect house—a place that checked all our boxes: space, no shared driveway, move-in ready, and within our budget. We fell in love with it, made the offer, and finally, after all the ups and downs, it was ours.

Fast forward 15 years, and we're still in that house. The schools are great, the neighborhood is fantastic, and everything we need is close by. Through this journey, I learned a lot by working with knowledgeable agents who guided us every step of the way. They helped me understand the process, navigate the challenges, and ultimately, find the home that was perfect for my family.

Looking back, I realize just how much I was learning with each search, each viewing, and each conversation with my agent. I was that guy who didn't know what steps to take to buy his first house. I was the guy who thought it would be easy—just go online, find a house, and buy it. But reality hit me hard. I'd find a house I loved, only to discover it was already sold because the site wasn't updated fast enough. I was that guy who got frustrated, had arguments, and started thinking I'd be a renter for life.

But here's what I want you to know: You don't have to go through this alone. I've been in your shoes, and with the right agent and a bit of perseverance, you can find the home that's right for you, too. My journey took two years, three states, and countless homes, but I wouldn't change a thing because it led me to where I am now—a happy homeowner, and now, a real estate agent who's passionate about helping others.

If you're a first-time buyer or thinking about moving to Bergen County, let's talk. I'm here to guide you, just like my agent guided me. Hit the link below to fill out the questionnaire, and I'll be in touch to see how I can help you on your journey.

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