

HOME BUYING PROCESS

Steps To Buying your Dream Home

1. PRE-APPROVAL

- Speak with a lender
- Address any credit issues
- Determine the right mortgage
- Get a pre-approval letter



2. HOME SHOPPING

- Discuss your criteria with a buyer's agent
- Tour listings in your price range
- Adjust criteria if needed



3. OFFER & NEGOTIATION

- Research comparables with agent
- Submit a strong offer to seller
- Negotiate terms of contract
- Sign contract



4. DUE-DILIGENCE

- Schedule home inspection
- Schedule appraisal and survey
- Negotiate repairs
- Begin title exam
- Finish loan process



5. PRE-CLOSING & TITLE

- Confirm repairs are complete
- Pre-Closing walk-through
- Send funds to title company



6. CLOSING

- Review closing statement
- Sign closing documents
- Receive keys

Congratulations!

YOU ARE A HOMEOWNER !