# HOME-OPOLY



## **START HERE**



## **PRE-QUALIFY**

Meet with a Lender. Review your credit and income so you'll have a good idea of what you may be approved for.

## **FIND A HOME**



I will work with you to find the home you want!

## **GET AN ACCEPTED OFFER**



I'm Here To Help!

## CONTRACT

A signed sales contract is provided to the title company, attorney and lender.

## **ATTORNEY REVIEW**

Contract becomes executed once both buyer's and seller's attorneys agree to terms

## Congrats! YOU'RE A **HOME OWNER!**

#### **FUNDING**

Title company requests funding. Once complete... time to move in and enjoy your new home!

## CLOSING



Parties sign closing documents. This process is about one hour. Seller usually pre-signs.

## **FINAL** WALKTHROUGH

You conduct a final walkthrough of the property to approve the condition of the house prior to signing closing documents.

\*Day Of Closing

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## IMPORTANT TIPS FOR WINNING THE GAME

- ► DON'T change jobs or quit your job.
- ▶ DON'T make any large purchases such as a car, furniture, etc.
- ► DON'T use credit cards excessively or be late on payments.
- ► DON'T make large deposits without being prepared to explain and show source of funds.
- DON'T change bank accounts.
- ▶ DON'T spend your closing funds.

#### **APPLY FOR LOAN**

Submit required documents to your lender. Appraisal, title, and verifications are ordered.

## **INSPECTION**

Inspect your potential property for environmental. structural, electrical. and plumbing issues.

## **APPRAISAL**

An independent, objective appraiser determines the market value of your home

## **TITLE COMPANY**

The title company compiles all paperwork and draws up documents to be signed by all parties

## **CLOSING DOCUMENTS**

Once closing conditions are met from all parties. Closing documents are dispersed You find out the exact amount to bring to closing

## **FINAL**



## **MORTGAGE** APPROVAL COMMITMENT

Mortgage Commitment issued. Final conditions to close are issued.

## **NEGOTIATIONS**



If required - negotiations are done between attorneys based off inspection or appraisal findinas.