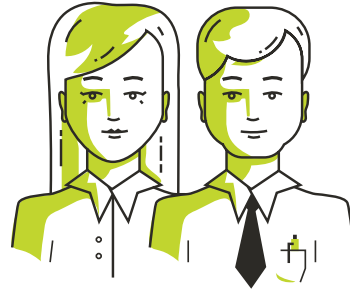


THE HOME BUYING PROCESS

CLIENT CONSULTATION

- Consumer Notice
- Overview of Buying Process
- Establish Your Wants and Needs
- Financial Qualifications

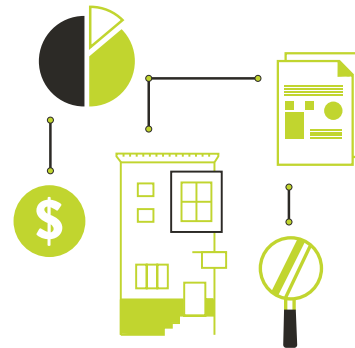


PRE-APPROVAL

- Credit Check
- Income Information
- Asset Information
- Personal Information

HOME SEARCH FACTORS

- Desired Neighborhood
- Appreciation Potential
- Commute / Walkability
- School District
- Parking



AFTER FINDING YOUR NEW HOME

- Agreement of Sale
- Review Disclosures
- Buyer's Estimated Closing Costs



ONCE YOUR OFFER IS ACCEPTED

- Make Your First Deposit
- Protect Yourself w/ Title Insurance
- Home Inspection
- Make Your Second Deposit (if required)
- Appraisal

SETTLEMENT

- Final Walkthrough Of Your New Home
- Sign the Paperwork
- Get the Keys!



MOVING DAY!

Congratulations on buying your new home! Now it's time to pack your things, head over to your new house and get settled in!

Here's a tip...



The higher that your credit score is, the lower your down payment and monthly payments will be. In order to bolster your numbers, refrain from applying for new credit for several months prior to buying. Avoid closing accounts and making other large purchases until after the home closing.



PREPARING YOUR **FINANCES**

1

SAVE

However you decide to finance your home, it is important to start with a healthy savings account - not only for a down payment, but to protect you in the event of unforeseen problems or repairs. Additionally, a home buyer with a few months of mortgage payments set aside is a much better loan candidate and lenders will often give you a little more latitude on factors like earnings and credit if you can show you have an ample cushion.

2

PRE-APPROVAL

Once you've done your own financial preparations, it's time to get a professional's blessing. Unlike pre-qualification, which is more superficial, pre-approval takes all of your financial information into account (including a full credit report) to give you a clear measure of the mortgage amount you can afford. This will also put you in a better position to make a quick and serious offer when you do find the right home.

3

GET READY, GET SET

Finding the right home can take months, but buying happens all at once, so you need to have your existing financial obligations all tied up. If you haven't put your current home on the market yet, be ready to do it at a moment's notice. If you're not prepared to move right away, let's coordinate a concrete timeline for when you will be ready.



FACTORS

PRICE

While there may be some room for negotiation, your budget has limits.

SIZE & TYPE

Homes come in all shapes and sizes. Which one is right for you?

CONDITION

Barring serious structural issues, this is the easiest factor to change.

LOCATION

This is the most important factor and the one you can't change.



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