

# 10 STEPS TO BUYING A HOME

## DEFINE YOUR GOALS

Consider what you want and need in your new home and how much you plan to spend.

## GET PRE-APPROVED

Work with a mortgage professional to get pre-approved for a loan and set your home buying budget.

## HIRE AN AGENT

A buyer's agent can provide you with representation, guidance and advice throughout the home buying process.

## FIND A HOME

With the help of your agent, you will narrow your home search. Schedule showings and find the perfect home.

## MAKE AN OFFER AND NEGOTIATE

You and your agent will prepare an offer with price and terms and then negotiate a contract with the home seller.

## SIGN A CONTRACT

Once you and the seller have agreed on the price and terms, the home is "under contract" and will be held for you until closing.

## CONDUCT A HOME INSPECTION

A licensed home inspector will inspect the property to check for any physical issues.

## COMPLETE THE LOAN APPLICATION

You will apply for your mortgage so your loan application can be reviewed and approved.

## OBTAIN AN APPRAISAL AND INSURANCE

Your lender will order an appraisal to determine the home's fair market value. They will also require you to obtain homeowners insurance.

## CLOSE ON YOUR PURCHASE

You'll sign your final documents and pay your closing costs before receiving the title and keys to the home.



## CONGRATULATIONS! ON YOUR NEW HOME!

CONTACT ME TO LEARN MORE ABOUT BUYING A HOME OR APPLY FOR A MORTGAGE TODAY!



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