

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.

HIRE AN AGENT

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

GET PRE-APPROVED

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

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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