

# 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.

### FIND A HOME

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

#### **CONDUCT A** HOME INSPECTION

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

#### **CLOSE ON YOUR PURCHASE**

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

#### HIRE AN AGENT

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

#### 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.

#### COMPLETE THE LOAN APPLICATION

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



#### **GET PRE-APPROVED**

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

#### 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.

#### **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.

# **CONGRATULATIONS!**

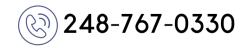
ON YOUR NEW HOME!

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



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