



# **THE HOME** *Buying Timeline*



## *Step One*

### **Determine Your Budget**

Evaluate savings, income, and budget closing costs to determine affordability.



## *Step Two*

### **Check Your Credit Score**

Your FICO score determines the interest rate on a mortgage and the ability to qualify for a loan.



## *Step Three*

### **Pre-Approval with a Lender**

Secure pre-approval to understand borrowing capacity and show seller readiness.



## *Step Four*

### **Find a Real Estate Agent**

Secure a Realtor to begin viewing homes that meet your criteria and budget.



## *Step Five*

### **Evaluate Properties**

Carefully assess each property's condition, location, and value.



## *Step Six*

### **Make an Offer**

Submit a competitive offer with terms aligned with your interests.



## *Step Seven*

### **Home Inspection**

Have a professional inspect the home for any hidden issues.



## *Step Eight*

### **Closing Day**

Sign paperwork, complete the transaction, and receive the keys.