

# THE Home



## Buying Process



### ***Pre-Approval***

Meet with a lender  
Determine the right mortgage  
Get a pre-approval letter



### ***Search & Showings***

Sign touring agreement  
View homes that meet your criteria  
Schedule showing and attend open houses



### ***Offer & Negotiation***

Submit an offer based on market value  
Negotiate terms and price with seller  
Finalize the contract with mutual agreement



### ***Escrow***

Open escrow and deposit earnest money  
Review escrow instructions and timeline  
Ensure all documents are in order for closing



### ***Inspections***

Schedule a home inspection with a licensed inspector  
Review the inspection report for potential issues  
Negotiate repairs or credits with the seller if needed



### ***Financing***

Lock in your mortgage interest rate  
Submit final loan documents to your lender  
Receive final loan approval from underwriting



### ***Closing***

Review the Closing Disclosure for accuracy  
Sign the final paperwork with the title company  
Receive keys and officially become a homeowner!



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