



Before:

1. Determine a down payment amount based on your available funds.
2. Define a monthly payment amount that fits into your budget.
3. Start gathering important income and asset documents.
4. Get a pre-approval letter from an independent mortgage professional.
5. Consult with a real estate agent.
6. Shop for your home.
7. Make an offer. Consider asking for the seller's contributions to assist in paying your closing fees and any remaining taxes for the year.

During:

1. Consider a home inspection.
2. A home appraisal will be completed to determine the value of the property.
3. Do a final walk-through.
4. Sign final closing documents.

After:

1. Transfer utilities.
2. Change your address with the United States Postal Service.
3. Celebrate.

Call today!