



# STEP-BY-STEP HOME BUYING GUIDE

POTENTIAL NEGOTIATIONS

COSTS INVOLVED  
(see *Estimated Upfront Costs worksheet for details*)



**STEP 1: FUNDING**  
The very first step is to obtain financing if you are not going to pay for the home in cash. We will connect you with our preferred lender who will preapprove you for a mortgage. You must have a preapproval letter or proof of cash funds to make an offer on a home!



**STEP 2: LOOK FOR A HOME**  
Once you have your preapproval letter or proof of cash funds, we are ready to start looking at homes!



**STEP 3: MAKE AN OFFER**  
When we find the perfect home for you, we will put together an offer for the seller. We will guide you with recommendations on how to make your offer stand out!

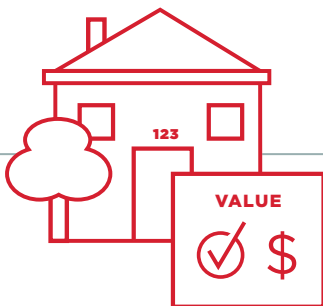
*Cost: You will write an Earnest Money Deposit check, which goes towards your funds at close.*

OFFER ACCEPTED.  
HOME PENDING.



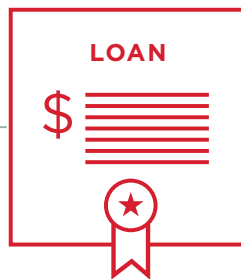
**STEP 4: INSPECTIONS**  
Once an offer is agreed upon, you'll work with us to schedule your inspection of the home within the ten-day time frame given to us.

*Cost: Pay for inspections*



**STEP 5: APPRAISAL**  
Once we are past inspections, the next step is the appraisal. This is to ensure you are not over-paying for your new home.

*Cost: Pay for appraisal now or at close, depending on lender.*



**STEP 6: UNDERWRITING**  
After the appraisal, it's up to the lender to do all of the work and tell us when we are ready to sign and close!

AVG. 30 DAYS  
FROM OFFER  
ACCEPTED TO  
CLOSING.



**STEP 7: CLOSING**  
Sign final paperwork at the title company to officially close on the home and become the new owner!

*Cost: Down payment, closing costs, and prepaids.*



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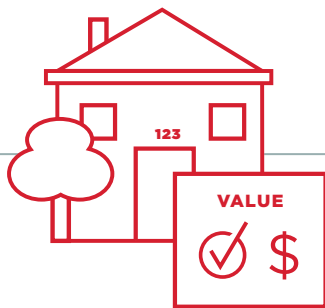
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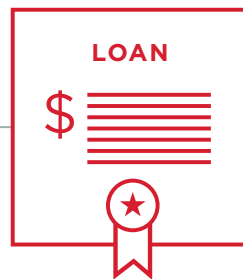
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