



### **A guide to the buying process:**

- **Buyer consultation with realtor and mortgage pre-approval.** This is a very important first step in the process. We will focus our search by analyzing what your needs and wants are for your future home and your preferred area. The mortgage pre approval is essential to and it helps us determine our price range with confidence.
- **View homes.** Your realtor will help you tour homes that meet your criteria and will help evaluate homes and their true market value. Having a diligent realtor on your side that will check available homes daily with your criteria in mind, will help save you time and effort and speed up the process.
- **Writing an offer.** It is always accompanied by your pre approval and a small good faith deposit. Your realtor will negotiate on your behalf with the seller's agent and communicates and educates you as your advisor to the process. Your good faith deposit is placed in a broker's escrow account upon agreement.
- **Home inspections.** These are generally scheduled the first 10 days of an executed agreement of sale and your realtor will guide you should any concerns arise.
- **Mortgage application, title search, appraisal and insurance.** Your lender will give you a good faith estimate of closing costs and your realtor will remind you along the way of what is needed to be done in a timely manner.
- **Final walk through of the property.** This is done prior to closing and you are there to physically inspect the property and approve that all appliances are there and condition of the property is as expected, with nothing unwanted left behind.
- **Closing day.** You receive confirmation of the date and location a few days prior to closing. You will get final closing costs information 24hrs prior or more. You sign the mortgage and other documents. The seller is paid and you receive your title or deed and keys to your new home.

**CONGRATULATIONS ON BEING A HOMEOWNER!**