THE HOME BUYING PROCESS

1. GET PRE-APPROVED

- Meet with a lender
- Prepare your credit
- Set a budget

2. MEET WITH YOUR AGENT

- Discuss budget
- Research area neighborhoods
- Set wants & needs
- Agent sets up a search

3. FIND YOUR HOME

- Tour homes
- Adjust criteria if necessary
- Narrow down choices

4. MAKE AN OFFER

- Research comps in the area
- Work with your realtor to set up the best offer
- Negotiations may occur

5. OFFER ACCEPTANCE

- All negotiations are finished
- Both parties have signed contract

6. INSPECTIONS

- Professional inspects the property
- Discovers any issues that may need to be worked into the purchase agreement
- Negotiate repairs

7. APPRAISAL

- Professional ensures the property is worth the loan and purchase price you agreed to pay

8. TITLE COMMITMENT

- The title company will send you a title insurance policy for the property after closing

9. DOCUMENTS TO LENDER

- Make sure all requested docs are sent to your lender prior to closing

10. CLOSING

- Final walk-through
- Sign closing documents
- Receive your keys

THE JOURNEY TO HOMEOWNERSHIP

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