



HOME BUYING PROCESS

Step 1 – Is now the right time to buy/sell?

- Determine your timeline, how soon are you looking to buy/sell a home?
- How long do you plan to live in your next home? Prepare for growth accordingly

Step 2 – Get pre-approved for your home loan

- Is your credit in good shape? Let's choose a lender and complete your mortgage application. Local lenders are to your benefit!
- How much can you afford to pay in mortgage each month? Discuss this with your lender as you apply for the home loan. You know your spending habits better than anyone else!
- What loan program will be the best fit for you? (VA, FHA, Conventional?)

Step 3 – Find your DREAM home (that's where I come in) 😊

- What area are you looking to be in? And why? Keep in mind school rezone all the time. This is beyond our control.
- What size house is best for you and your family?

Set realistic expectations and remember cosmetics can be changed!

Step 4 – The escrow process

- Once you've found a home and your offer is accepted, we begin our option period. This is generally a 7–10-day time frame in which we schedule a home inspection and negotiate repairs. Let's focus on safety and deficient items that affect the functionality of the home as we create our repair request.
- Keep on the lookout for all emails from your lender, agent and title company. Time is of the essence with real estate!
- Schedule a final walk-through before closing.
- Set up utilities. Electric, gas, water, internet, cable, alarm, yard maintenance
- Go to closing! After all documents are signed by both parties and the lender has funded your file you can take possession of your DREAM home! Congratulations!

