

RELAXING



COZY



Our HOME BUYING PROCESS

We understand that buying a home may **feel daunting**, and there is a lot of stuff you're going to have to do, some of which may be a little uncomfortable, but this is a **basic run-down**, and we are absolutely **here to help** with everything along the way.

Home Buying Process

TABLE OF CONTENTS

1. SAVE SOME MONEY
2. KNOW YOUR CREDIT SCORE
3. REACH OUT TO YOUR AGENT
4. GET PRE-APPROVED
5. BEGIN YOUR SEARCH
6. MAKE AN OFFER
7. INSPECT THE PROPERTY
8. GET AN APPRAISAL
9. CLOSE THE DEAL
10. CELEBRATE & MOVE ON IN THERE





1. Save Some Money

It is not the case that you must have a 20%, or even a 10% down payment to purchase a home. There are loan options for everyone. However, bare minimum, regardless of the loan you may qualify for, you will need to have \$3-5,000 in the bank that you can tie up specifically for this purpose.

2. Know Your Credit Score

Do you have a decent understanding of your finances? If not, that's okay. We can get you matched up with someone who can help, who will put you on a plan to get mortgage-ready, and ensure you are prepared for the next steps of this adventure into homeownership.



3. Reach Out To Your Agent

It is important to work with a trusted real estate professional who is familiar with the area. This person will guide you through the entire process of buying your home, which can get bumpy at times. Make sure it is someone you feel comfortable with, who is working in your best interest and is realistic about the process.



4. Get Pre-Approved

You can use any lender of your choosing. Your agent will be able to provide a variety of local mortgage experts that are widely respected in the industry. You may have to gather documents. This part kind of sucks, but our people are fantastic. In order to move on to the next step, the Lender will need to provide you with a pre-approval letter, which you will share with your Agent.

5. Begin Your Search

You and your agent will work together closely from here on out, communicating back and forth, going on showings, becoming best friends. Finding a home within your budget that fits your needs is the goal here! Your agent is another set of eyes and will advise you as to any known benefits and/or risks.



6. Make An Offer

Once you have found a home you'd like to purchase, and determined the amount you are willing to pay for it, your agent will draft an offer and assist you in negotiating the contract. If buyer and seller come to an agreement, you will officially be in escrow (under contract), and moving forward with your next steps.



7. Inspect The Property

It is extremely important that you have any house you're buying inspected by a qualified home inspector. You will have an opportunity to conduct any necessary inspections and testing within a certain period of time and address any hidden issues with the seller.

8. Get an Appraisal

More often than not, an appraisal will be required. You, and the bank, will want to ensure that the property is worth the amount you are prepared to pay. Sometimes there are additional conditions that must be met, physical or otherwise, and your agent will help you navigate through that process, and/or necessary negotiations.



9. Close The Deal

Once all of the hurdles have been hurdled, and the lender and title company do all of their hard work, closing is scheduled, where all parties will sign the final paperwork. You and your agent will make sure the home is as expected, then you'll sign a huge stack of documents and walk out with a new set of keys.



10. Celebrate & Move On In There

Congratulations! You're a homeowner, and now you get to decide exactly what you'd like to do with your new space. Buying real estate is one of the best ways to invest in your future and create generational wealth for decades to come. You've made a smart move.



Thanks For Trusting Our Team

Buying a home is a very big deal, whether it is your very first, or your fourteenth. These are huge purchases, that impact you personally and financially for many years, involving a lot of human beings, with a ton of moving pieces and potential pitfalls, and they should to be **handled with extreme care**.

Having a **licensed and experienced REALTOR** on your side is the best way to protect your interests and ensure that your **real estate transaction goes as smoothly as possible**. We would be honored to help you through this process from start to finish.

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