

Our 8 step process for buying a home



1

Contact your realtor - Ask for referrals from those you trust or read reviews. She has knowledge, advocates for you, and is familiar with or expert in the process

2

Contact a local mortgage lender - Know your budget and/or price point and your credit score; Fees charged by lenders can vary greatly changing your monthly payment; You need a down payment plus closing costs.

3

Start looking at houses - Follow the Buyer rules: No matter where you see the home, CALL YOUR REALTOR

4

Make an offer in writing - Attach you pre approval letter for the price of your offer

5

Schedule a Home Inspection - Buyers pay for this: General inspection, Termite, Sewer, etc.; Short time period, 7-17 days; Check out everything: Distance to work, the neighborhood, cost of insurance

6

Lender will schedule an Appraisal - Buyers pay for this Make sure you are moving forward with this house after you've read the inspection report

7

Prepare for Closing - Appraisal is approved and then the Loan is approved; Closing costs are readily available; Be aware of wire transfer fraud and proceed with caution; Schedule utility services and any repairs you plan to make prior to moving in; Schedule a Walk Through right before Closing

8

Close, Move in, Write your agent a review, and enjoy your new home!