

# The Home Buying Process

Make the Decision to Buy

Connect with an agent.

A real estate agent will guide and assist you in making smart decisions throughout your purchase.

Get pre-approved.

Speak with a lender in order to establish a budget & understand the costs involved for your home purchase.



Start searching.

Your agent will help you create a search based on your wants & needs. They will also provide you with access to search homes within the MLS.

Submit Loan Application.

This step can be completed now or at the time you sign a contract to purchase a home.

Tour homes.

Let the fun begin! Tour homes with your agent to find the one that works best for your current & future needs.

Make an offer.

Your agent will help determine a fair offer price & terms to present to the seller.

Sign a contract.

After a successful negotiation, you will sign a contract and take a giant step towards home ownership.

Repair request.

If issues are found during inspections, a request for repairs or a credit can be negotiated accordingly.

Home inspections.

You will have a designated period of time in order to complete any inspections you wish to perform.  
Cost Est. - \$400-600

Place a deposit.

To bind the contract, you will submit a good faith deposit. This amount is "typically" around 1-3% of the purchase price.

Appraisal.

An appraiser will perform an evaluation of the property in order to determine a value of the home for the lender.

Final walk through.

It is time to take one last look to be sure the home is still in the same condition and repairs have been completed (if applicable).

Closing day.

You will sign your loan documents and submit funds for your purchase.  
**Congratulations!**