



### Select an Agent

- ✓ Review recommendations and local agents
- ✓ Interview and select your agent
- ✓ Review and sign any upfront paperwork
- ✓ Get references for lenders if getting a loan
- ✓ Begin review of financing options

### Prequalification

- ✓ Interview different lenders, ask about closing costs, interest rates, etc.
- ✓ Figure out how much you can afford
- ✓ Determine which loan package is right for you
- ✓ Select a lender
- ✓ Fill out the application and provide documentation
- ✓ Get pre-approval letter confirming loan details

### Home Search

- ✓ Identify your home needs and wants with your agent
- ✓ Review optional areas based on needs and price range
- ✓ Set plan with your agent for new listing updates
- ✓ Preview homes and explore neighborhoods
- ✓ See homes and refine the best options

### Purchase Offer

- ✓ Identify a home you want to purchase
- ✓ Provide an earnest money check with the amount your agent suggests
- ✓ Provide a pre-approval letter from your lender with the amount of your offer
- ✓ Discuss offer options, strategy, competition and details (price, financing, inspections, closing, etc.)
- ✓ Complete the offer and sign as indicated
- ✓ Agent to submit the offer, any disclosures and pre-approval letter to the seller's representative
- ✓ Negotiations until an accepted offer OR go back to previous step
- ✓ If accepted, agent to send the contract to your lender

### Inspections

- ✓ Agent gives recommendations for home inspectors
- ✓ Call around to compare pricing and availability and check out reviews
- ✓ Choose an inspector, schedule the appointment and discuss with inspector a time to meet them at the home
- ✓ Agent to inform seller's representative
- ✓ Get inspection report back and review it along with seller disclosure(s)
- ✓ Determine next steps with your agent based on your contract terms

### Secure Financing

- ✓ Provide additional documentation requested by lender
- ✓ Appraisal ordered and performed
- ✓ Review appraisal results
- ✓ Provide any follow up requests from the lender until final documents received

### Final Steps

- ✓ Continue to review all required contractual and legal obligations
- ✓ Review timeline and contingencies (conditions) of the contract
- ✓ Secure Homeowner's Insurance Policy and Flood Insurance if applicable
- ✓ Get set closing date and time
- ✓ Call utility companies to switch of utilities on date of closing
- ✓ Review Settlement Statement from lender/title company
- ✓ Prepare to get a Cashier's Check from your bank for down payment and closing costs.
- ✓ Final walk through of the property 24-48 hours prior to closing

### Closing

- ✓ Review and sign all final paperwork
- ✓ Receive closing information
- ✓ Get keys
- ✓ Move in!

