

The Home Buying Process

1—Find A Realtor

Why? They answer your questions, represent your best interest vs. the sellers and it's FREE for you.

2—Pre-Approval

Meet with a lender to determine the max loan amount you are approved for.
Prelim documents required: W-2s, pay stub, bank statements & tax returns

3—Find A Home

Communicate your wants & needs to your Realtor, so that they can show you homes that fit your current needs

4—Make An Offer

Your Realtor will negotiate on your behalf to get your offer accepted.

5—Satisfy Contingencies

Your lender will work on getting your loan approved, while your Realtor takes care of the rest.
Prepare to read & sign many documents

6—Inspection

Home inspection will be conducted by a professional home inspector.
You will receive a list of repairs that may or may not need to be addressed.

7—Appraisal

Professional home appraiser will determine the value of the home.
This is important, as it can potentially affect your loan.

8—Request for Repairs

Inspection may reveal repairs that incur more costs. You will have an opportunity to request that the seller either makes these repairs or covers the cost (depending on your contract terms).

9—Contingency Removal

All contingencies for this sale will be removed. Loan approval will be one of these contingencies, confirming that you are ready to close.

10—Final Walk-Through

Walk through the property with your Realtor to ensure that It is in the same condition and/or repairs have been made

11—Close of Escrow

You are officially a NEW homeowner and your Realtor will deliver you your keys!

Do's

- Save & submit all future pay stubs
- Save & submit all completed future bank statements
- Keep copies of all documents submitted to processing
- Continue to pay all of your debts & loans

Dont's

- Make any cash deposits
- Make any large purchases on your credit cards
- Co-sign a loan for anyone
- Change bank accounts
- Apply for new credit cards

