

Learn the Buying Process



COLDWELL BANKER
REALTY

Getting Started

1. Determine your timeline to move
2. Discuss your needs and wants for your next home
3. Have your agent setup an MLS search to identify available homes

Getting Pre-Approved (1-2 weeks before seeing homes)

1. Apply with 2-3+ local mortgage lenders
2. Submit income documentation to lender
3. Compare rates and available loan programs

Finding the Right Home

1. Request showings through your agent
2. Tour homes of interest
3. Reevaluate needs and wants (as needed)

Submitting Offers

1. Have plan for paying Earnest Money Deposit (EMD)
2. Determine if you want a home inspection
3. Discuss options to strengthen your offer

Under Contract

1. Submit sales contract to lender (within 1 day after an accepted offer)
2. Complete inspections, if any (typically 10-15 day period)
3. Sign loan application and order appraisal (within 1-3 days after an accepted offer)

Pre-Closing (Approximately 2 weeks before closing)

1. Lineup utilities for your new home
2. Secure homeowner's insurance
3. Plan the logistics of your move

Closing

1. Complete final walk-through (1-2 days before closing)
2. Pay final balance at settlement
3. Take the keys to your new home!

