



1. MEET WITH A REAL ESTATE PROFESSIONAL - Discuss the type of home you are looking for including location, price and style. As the home buyer, your agent's commission is paid by the seller of the home.

2. GET PRE-QUALIFIED - Your mortgage lender will need pay stubs, tax documents and bank statements. Knowing what you can afford is crucial to a successful home shopping experience.

3. SEARCH FOR HOMES - This is the exciting part! Your agent will schedule showings and help you find the perfect home. Your agent has systems and tools to make sure you see every home available that matches your criteria!

4. MAKE AN OFFER - Your agent will prepare the offer based on the price and terms you choose.

5. EXECUTED CONTRACT AND ESCROW - You and the Seller have agreed upon the terms and price for the home. The contract is then sent to title.

6. OPTION AND EARNEST MONEY DELIVERY - Immediately, you will give your agent the option and earnest money agreed upon in the contract so they can deliver them to the appropriate parties. During this time you will

also want to shop insurance on the property and provide that information to your lender.

7. INSPECTIONS AND REPAIR NEGOTIATIONS - During your option period, you will want to schedule inspections on the home. Then, your agent will negotiate on your behalf on any repairs you feel are needed based on the inspection report. Inspection are to ensure that you are aware of the structural and mechanical integrity of the home.

8. APPRAISAL - Your lender will order the appraisal and an appraiser will go out to the home to verify the value of the property.

9. FINAL DETAILS - Arrange transfer of utilities, forward your mail to your new address, and get final amounts to bring to closing.

10. WALK THROUGH - Typically right before closing, you will walk the home with your agent and make sure it is in the same condition it was in the day you went under contract. You will also make sure any repairs negotiated were completed.

11. CLOSING DAY - You will close at the title company agreed upon in the contract. This includes the transfer of ownership and fund. The home is now officially yours!