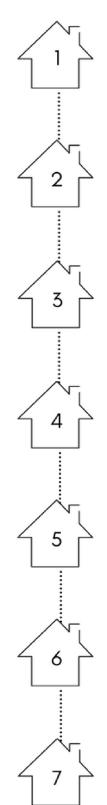
THE POWE BUYING PROCESS



PRE-APPROVAL

- Meet with a lender
- Determine the Right Mortgage
- · Get a pre-approval letter

SEARCH & SHOWINGS

- · Begin your online home search
- · We will set up showings
- · Go View the homes you are interested in

OFFER & NEGOTIATION

- · Research comparable comps with agent
- · Put in a strong offer
- · Negotiate the terms of the contract

ESCROW

- Deposit Earnest Money
- Complete loan application within time frame of the contract

INSPECTIONS

- · Schedule inspections
- Negotiate any repair requests and issues from inspection

FINANCING

- Order appraisal
- Obtain homeowners insurance
- · Receive clear to close from lender

CLOSING

- · Preform final walk-through before closing
- Sign closing documents
- Get your keys and celebrate buying your home



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Congratulations on taking the first step of the home buying process! This guide is a brief summary of the timeline for purchasing your home.

Remember, as your Real Estate Agent, I will be there to be sure you feel confident during each step of this process.



HOME BUYER'S BUDGET

Start Saving for Your Dream Home

Buying a home is one of the biggest financial decisions you will make and one of the best. Before jumping in, saving is a must. The Home Buyer's Budget below details many of the the upfront expenses associated with purchasing a home.

DOWN PAYMENT

0 - 5%+

Assistance Program - 0%+ FHA - 3.5% CONV - 3%+

CLOSING COSTS

~3-4%

EARNEST MONEY DEPOSIT

~1% + (will go towards down payment and other fees at closing)

APPRAISAL

~\$400 -\$700

HOME INSPECTION

~\$300 - \$500

TITLE SERVICE

~\$150 - \$500

OTHER POSSIBLE FEES

Title Insurance
Pest/Termite Inspection
Moving Expenses
Utility Deposits



SAVE, SAVE, SAVE AND SAVE SOME MORE!



ESTABLISH A SAVINGS GOAL



SET A MONTHLY/WEEKLY EXPENSE BUDGET



STICK TO IT!





Scan to Download
THE BUY MITH CONFIGENCE GUIDE