

# THE *home* 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

- Perform 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!



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**THE BUY WITH CONFIDENCE GUIDE**