

HOME FINDING PROCESS

Buying a home can be an intimidating, time consuming process. Your home is probably the biggest investment you will make, with long-term financial ramifications. Our job is to help navigate through the process and offer you information and advice so you can make informed decisions. Visit our [Consumer Services Center](#) for more resources about buying, selling and owning a home.

Initial Consultation

- Determine your needs and priorities
- Review “agency” choices and select appropriate working relationship
- Discuss financing options

Finding the Right Home

- Sales professional to show you properties based on your criteria
- Evaluate each property with sales professional
- Choose the right home

Preparing an Offer

- Review comparable sales to determine offer price
- Review progress of loan pre-approval; decide on financing
- Decide on other terms (inspections, possession date, personal property, etc.)
- Prepare earnest money deposit

Reaching an Agreement with a Seller

- Present your offer
- Negotiation of terms and possible counteroffers
- Agreed-upon sales contract with seller

Completing the Settlement Process

- Deposit of earnest money
- Review seller’s property disclosures
- Review preliminary title report
- Roof, termite and other inspections
- Remove any remaining contingencies
- Arrange for homeowners insurance
- Arrange for home warranty
- Arrange for movers
- Final walk-through of property with sales professional
- Provide balance of down payment and closing costs
- Sign documents
- Loan funding
- Recording of title
- Receive keys from sales professional
- **MOVE IN!**

Obtaining Financing

- Find a mortgage company
- Consult with a loan officer
- Pre-qualification
- Complete loan application
- Obtain loan pre-approval
- Provide requested documentation

- Property appraisal
- Loan processing
- Final loan approval

