

Buying a Home *at a glance*

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1. FIND A GREAT AGENT

Your agent will work with your best interests in mind and navigate you through the complex process of home buying.

2. FINANCIAL PLAN

Meet with lenders to understand how much house you can afford, and how the lending process works. It's a great idea to get a pre-approval at this stage.

3. TOUR HOMES

Your agent will identify homes that match your needs and budget, schedule showings, and accompany you to tour homes.

4. MAKE AN OFFER

Once you've found the home you want, your agent will help you craft a strong first offer. You will likely have some contingencies in your offer.

5. NEGOTIATE THE OFFER

Many times, the owner will present a counter-offer. Your agent will help you bargain for what you want, whether price or improvement.

6. INSPECTION

Schedule the inspection as soon as your offer is accepted, and plan on attending with your agent. After the inspection, decide if there are pressing issues you want to negotiate with the seller.

7. CONTRACT

Once a house has passed inspection, you can go to contract and put a down payment on the property.

8. APPRAISAL

The bank will send an appraiser to determine if the property is worth the amount of mortgage applied for, then approve the mortgage.

9. CLOSING

Take a final walk-through of the property just before closing to ensure that everything is as it should be. Be prepared for a lot of paperwork, and a few expenses (like pre-paid utilities and taxes) on closing day.

Congrats on your new home!

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