

STEPS IN THE HOME BUYING PROCESS

1 CONSULTATION

- Determine Needs & Desires
- Selecting Areas
- Understanding the Buying Process
- Determine Purchase Power
- Electronic Consent

2 LOAN PRE-APPROVAL

3 VIEWING PROPERTIES

4 NEGOTIATION

- Make Offer
- Acceptance

5 NOTIFY LENDER OF ACCEPTED OFFER

6 CONTINGENCY REMOVAL

- Earnest Money
- Inspection
- Financial
- Other _____

7 SETTLEMENT PROCESS

Mortgage Company

- Credit Report
- Appraisal
- Verifications
- Underwriting
- Approval

Title Company

- Title Search
- Settlement Time & Date
- Closing

Other

- Homeowners Insurance
- Final Walk Through
- Utililites Transferred



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