

HOME BUYING GUIDE

12 STEPS FOR PURCHASING



1. Preapproval. My loan type is: _____

2. Find Your Perfect Home

3. Write Purchase Agreement. Get Accepted!

4. Submit Earnest Money Deposit (EMD) in the amount of \$ _____

to _____ upon acceptance of offer.

5. Within 7 days you'll want to meet with your lender to complete your formal loan application.

6. Inspection needs to be done within _____ days of final

acceptance of the offer.

7. Appraisal. Your bank will order this and it may take a couple of weeks.

8. After the appraisal is completed your loan will be sent to the underwriter. During this process, if your lender needs anything they will contact you. This process could take a couple weeks.

9. Receive final approval to schedule closing.

10. Closing date is: _____

11. Bring to closing: Photo ID, Cashier's Check, The Closing Disclosure, Proof Of Insurance, Professional Representation

12. Close!

Congratulations New Homeowners!