

THE *home* BUYING PROCESS



PRE-APPROVAL

- Meet with a lender
- Determine the right mortgage
- Get a pre-approval letter



SEARCH & SHOWINGS

- Sign touring agreement
- View homes that meet your criteria
- Schedule showings and attend open houses



OFFER & NEGOTIATION

- Submit an offer based on market value
- Negotiate terms and price with the seller
- Finalize the contract with mutual agreement



ESCROW

- Open escrow and deposit earnest money
- Review escrow instructions and timeline
- Ensure all documents are in order for closing



INSPECTIONS

- Schedule a home inspection with a licensed inspector
- Review the inspection report for potential issues
- Negotiate repairs or credits with the seller if needed



FINANCING

- Lock in your mortgage interest rate
- Submit final loan documents to your lender
- Receive final loan approval from underwriting




CLOSING


- Review the Closing Disclosure for accuracy
- Sign final paperwork with the title company
- Receive keys and officially become a homeowner!



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The home buying process starts with mortgage pre-approval, followed by home searches and showings. After submitting an offer and negotiating, buyers enter escrow, deposit earnest money, and review documents. A home inspection addresses repairs before final financing is secured. The process ends with closing, where the buyer signs paperwork, reviews the Closing Disclosure, and receives the keys.