#### THE HOME BUYING

#### **Timeline**

#### Step One Assess Finances

Evaluate savings, credit, and budget to determine affordability.

## Step Two Select an Agent

Choose an experienced agent who understands your needs and market.

## Step Three Pre-Approval

Secure pre-approval to understand borrowing capacity and show seller readiness.

# Step Four Start Home Search and Make an Offer

Begin viewing homes that meet your criteria and budget. Submit a competitive offer with terms aligned with your interests.

#### Step Five Start Attorney Review

Once your offer is accepted, your attorney will review and confirm the offer details before going Under Contract

# Step Six Inspection, Appraisal, Title

Inspection: The property is inspected for any material defects or necessary repairs.

Appraisal: An appraiser confirms that the property's market value supports the agreed-upon purchase price.

Title Search: A title company conducts a search to ensure there are no liens, judgments, or ownership issues before transferring clear title to you.

### Step Seven Closing Day

Sign paperwork, complete the transaction, and receive the keys.