

START

PRE-APPROVAL & BUDGET

Apply with lender to know your numbers. Gain pre-approval and set your budget.

BE A PEÑA TEAM CLIENT

A Buyer Agency Agreement is the exclusive representation commitment between the buyer and the Realtor.

FIND A HOME

Assess your wants and needs, then let me help you find the perfect home!

MAKE AN OFFER

We create documents electronically, review them with you, you sign the offer as accurate.

GO UNDER CONTRACT

Congratulations! Your offer was accepted.

AFTER CLOSING

Welcome to our client community! Please leave us a review and put our next client event on your calendar.

THE HOME BUYING PROCESS



EARNEST MONEY & DISCLOSURES

Deposit earnest money with the title company. Review disclosures and sign.

MOVING DAY

Change your address, update the HOA, and consider rekeying your locks.

Helpful Strategies

- Save and submit all future paystubs
- Save and submit all future bank statements
- Keep copies of all documents submitted for processing
- Continue to pay all of your debts & loans on time

RATE LOCKS & CLOSING COSTS

Your lender will request additional information to verify credit, employment, and assets.

CLOSING DAY

Congrats, the home is now officially YOURS!

Common Mistakes

- Don't make any cash deposits
- Don't make any large purchases on your credit cards
- Don't co-sign a loan for anyone
- Don't change bank accounts
- Don't apply for new credit cards

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HOME INSPECTION

Schedule a home inspection with a licensed vendor and review the report with your Realtor.

FINAL WALK-THROUGH AND UTILITIES

You will be able to assess the property condition before closing.

CLEAR TO CLOSE

Transaction has earned approval from title and lending and can close without restrictions.

APPRAISAL

Lender hires an appraiser, on your behalf, to appraise the home for its value. Appraisals protect lenders and buyers.

HOMEOWNERS INSURANCE

Contact insurance companies and receive quotes for homeowners insurance.

NEGOTIATE HOME REPAIRS

The Inspection Resolution document outlines agreed upon repairs

TITLE REPORT & HOA DOCUMENTS

Realtor will review the title report & HOA documents with you.

From house shopping to keys in hand, we're here for you every step of the way. Questions, obstacles, or milestones? Contact us anytime!