

HOME BUYING *Process*



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DTD Real Estate

***Charlottesville is home.
Let me show you around.***

real

Real Broker LLC

1

GET PRE-APPROVED

- Connect with a mortgage lender
- Review and resolve any credit concerns
- Choose the best loan option
- Get a pre-approval letter

2

START YOUR HOME SEARCH

- Talk with your agent about must-haves and deal-breakers
- Explore listings online
- Your agent will arrange home tours
- Visit properties
- Track your likes and dislikes for each home

3

MAKE AN OFFER & NEGOTIATE

- Agent researches market comparables
- Present a competitive offer
- Negotiate contract terms as needed

4

ENTER ESCROW

- Submit your escrow deposit
- Continue with the mortgage process on schedule

5

INSPECTIONS & TITLE

- Buyer schedules and pays for home inspection
- Go over inspection findings
- Negotiate for repairs if needed
- Begin title search and insurance

6

FINALIZE FINANCING

- Lender orders appraisal
- Purchase homeowners insurance
- Await final loan approval (clear to close)

7

CLOSING DAY

- Do a final home walkthrough
- Confirm all repairs are completed
- Sign paperwork
- Collect your keys and celebrate your new home!