SJH REALTOR®

THE HOME BUYING JOURNEY

FROM APPROVAL TO KEYS

A SIMPLE GUIDE TO WHAT HAPPENS AND WHAT TO EXPECT



1 GET PREPARED AND PRE-QUALIFIED

Meet with a trusted lender to review your finances, credit and goals to get pre-qualified. This helps you know your budget and shows sellers you're a serious, qualified buyer.

YOU'LL RECEIVE A PRE-QUALIFICATION LETTER.

2 DEFINE YOUR NEEDS & WANTS

We'll talk through your must-haves, nice-to-haves, preferred areas, and budget so I can help you find the right homes that fit your goals and lifestyle.

CLARITY = A FASTER, SMOOTHER SEARCH.

3 SEARCH FOR HOMES

I'll set you up with personalized home searches and schedule showings. We'll tour homes that meet your criteria and keep looking until we find the right one.

FIND A HOME YOU LOVE!

4 MAKE AN OFFER

When you're ready, I'll help you prepare a competitive offer based on market data, recent sales, and the home's condition. We'll negotiate terms until we reach a ratified (accepted) contract.

ONCE ACCEPTED, YOU'RE UNDER CONTRACT!

5 PROPERTY INSPECTION

A professional home inspection checks the condition of the home. If issues are found, we can negotiate repairs, credits or other solutions.

KNOW WHAT YOU'RE BUYING.

6 APPRAISAL

Your lender orders an appraisal to confirm the home's value. This protects you and the lender by ensuring the price makes sense.

CONFIRMING THE VALUE.

7 FINAL LOAN APPROVAL

The lender reviews your income, assets, appraisal and other documents. Once everything checks out, you'll receive final loan approval (Clear to Close).

ALMOST THERE!

8 CLOSING DISCLOSURE & FINAL DETAILS

You'll receive a Closing Disclosure at least 3 days before closing. We'll review your final loan terms, closing costs and sign documents.

REVIEW, SIGN AND PREPARE.

9 CLOSING DAY

You'll sign final documents with the title company, pay your closing costs and the loan is funded. The title is recorded, and the home is officially yours!

IT'S OFFICIAL — YOU OWN THE HOME!

10 GET YOUR KEYS

Congratulations! You'll receive the keys to your new home and it's time to celebrate this exciting new chapter!

WELCOME HOME!

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real Real Broker LLC

FILTERING NOISE. REMOVING CONFUSION. GUIDING WITH WISDOM, CLARITY, AND CARE—SO YOU MOVE WITH **EASE, SELL WITH JOY.**