HOME BUYING PROCESS

with Home Sweet Cohen

1. Order a credit report and correct any mistakes

2. Get pre-qualified by a lender

- If you already have a buyer's agent, ask them for a referral to a quality lender.
- Determine your maximum loan amount and your ideal price range.

3. Hire a buyer's agent

4. Determine the type, style, size, and location(s) of your ideal home

- List your must-haves and deal killers

5. START LOOKING

- Agent will begin to send properties

6. Identify properties

7. Schedule showings

8. Select property and read all seller disclosures and surveys

9. Write a purchase offer

10. Negotiate

11. OFFER ACCEPTED

- Introduction to transaction coordinator

12. Begin loan process

- Respond to all lender requests promptly

13. Pay earnest money

14. Order title report

15. Order home inspection

16. Attend inspection

- Negotiate repairs

17. Lender will order appraisal

18. Order homeowners insurance policy

19. Conduct final walkthrough

20. CLOSING DAY

- Bring certified check and additional funds to closing

21. Sign mortgage and closing documents

22. MOVE IN ON POSSESSION DAY

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