

# Home Buying Process Simplified

1. Choose a trustworthy realtor.
2. Select a lender.
3. Determine your down payment amount.
4. Consider loan options (FHA, VA, Conventional).
5. Get a pre-approval letter from lender.
6. Begin house hunting.
7. Choose a home and make an offer.
8. Negotiate with seller, if necessary.
9. If seller accepts offer, you may probably be required to put earnest money in escrow until closing.
10. Enter contract with seller.
11. Begin mortgage application with lender.
12. Get inspection and appraisal of property.
13. Mortgage will be approved or denied.
14. Title process will begin to check for liens against property.
15. Purchase homeowners insurance.
16. Prepare for closing and final walkthrough of property.
17. Sign closing docs and loan documents.
18. Get the keys to your new home.