



Select an Agent

- ✓ Review recommendations and local agents
- ✓ Interview and select your agent
- ✓ Review and sign any upfront paperwork
- ✓ Get references for mortgage brokers
- ✓ Begin review of financing options

Prequalification

- ✓ Run a free credit report yourself
- ✓ Interview mortgage brokers
- ✓ Figure out how much you can afford
- ✓ Determine which loan package is right for you
- ✓ Select a mortgage broker
- ✓ Fill out application and provide documentation
- ✓ Get pre-approval letter confirming loan details

Home Search

- ✓ Identify home needs and wants with your agent
- ✓ Review optional areas based on needs and price range
- ✓ Set plan with your agent for new listing updates
- ✓ Preview homes and explore neighborhoods
- ✓ See homes and refine the best options

Purchase Offer

- ✓ Identify a home you want to purchase
- ✓ Discuss offer options, strategy and competition with your agent
- ✓ Determine offer details (price, financing, inspections, closing, etc.)
- ✓ Agent to write, submit and present the offer and review response with you
- ✓ Negotiations until an accepted offer

Open Escrow

- ✓ Receive a copy of the ratified contract
- ✓ Agent to open an escrow account
- ✓ Deposit earnest monies
- ✓ Review timeline and milestones in the offer
- ✓ Initiate next steps in financing process
- ✓ Take steps to meet all contractual obligations

Inspections

- ✓ Agent to schedule all inspections
- ✓ Meet the inspectors at the property for inspections
- ✓ Review seller disclosures, inspection reports and agent visual inspection
- ✓ Make requests and schedule any follow up inspections with your agent
- ✓ Determine next steps with your agent

Secure Financing

- ✓ Agent to provide mortgage broker with ratified contract
- ✓ Buyer to provide additional requested documentation
- ✓ Appraisal ordered and performed
- ✓ Review appraisal results
- ✓ Provide any follow up requests from the lender until final sign off
- ✓ Receive final approval letter
- ✓ Determine next steps with your agent

Final Processes

- ✓ Continue to review all required contractual and legal obligations
- ✓ Review timeline and contingencies (conditions) of the contract
- ✓ Continued negotiations if applicable
- ✓ Secure a Homeowner's Insurance Policy
- ✓ Sign all final paperwork
- ✓ Sign loan and required documents through the title company
- ✓ Deposit remaining funds for down payment and closing costs

Close Escrow

- ✓ Receive closing confirmation
- ✓ Get keys
- ✓ Move in!

