



THE **HOME TEAM**
PROPERTIES

The Home Buying Process



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Buying a home will probably rank as one of the biggest personal investments one can make. Being organized and in control will contribute significantly to getting the best home deal possible with the least amount of stress. It's important to anticipate the steps required to successfully achieve your housing goal and to build a plan of action that gets you there. Before you can develop a plan of action, take time to lay the groundwork for your decision-making process. **The HOME TEAM Properties** has the expertise and experience to help every step of the way.

STEP 1: FIND A REALTOR

Find an Real Estate Professional that you connect with and trust. Set up a meeting with them and determine your next steps.



STEP 2: FIND A LENDER

Choose a loan officer and get prequalified.



STEP 3: FIND YOUR HOME

Find your dream home and write an offer with the help of your Real Estate Agent.



STEP 4: OFFERS & NEGOTIATIONS

Once you and the seller have agreed to price and terms, you now have an accepted offer. The property is then held for you until closing.



STEP 5: DUE DILIGENCE & REPAIRS

During this Due Diligence Period you will have your home inspections, schedule appraisals, read HOA docs, etc. You can ask the seller to repair deficient items found during the home inspection.



STEP 6: HOME APPRAISAL

Home appraisal comes back. Must be at or above contract price.



STEP 7: UTILITIES

Cancel your old utilities and set up the utilities for your new home (cable, internet, trash, water, etc).



STEP 8: CLEAR TO CLOSE

Get Clear to Close from your Mortgage Lender and finalize purchase.



STEP 9: FINAL WALKTHROUGH

A Final Walkthrough is your chance to inspect items that were repaired by the seller and to confirm that the property is in the condition agreed to in the purchase contract.



STEP 10: CLOSING

Closing is the transfer of funds and ownership. Commonly, the buyer will take ownership of the home at closing. Congratulations, it's time to move into your new home!

