

# The Home Buying Process



- 1 **TALK TO A REAL ESTATE PROFESSIONAL** - Discuss the type of home you're looking for, including price, style, and location.
- 2 **GET PRE-APPROVED** - Knowing how much you can afford will save time and keep your home search realistic.
- 3 **LET THE SEARCH BEGIN** - Your agent locates and schedules showings of homes that fit your needs.
- 4 **SUBMIT AN OFFER** - You found the home! Now, your agent will submit your offer to the Seller, including price and terms.
- 5 **NEGOTIATION AND CONTRACT** - After some back and forth with the Seller, your agent will prepare the purchase agreement for all to sign.
- 6 **OPEN ESCROW** - You and the Seller have agreed to the price and terms, and now your Escrow team will conduct a title search, and hold all documents and funds until closing.
- 7 **OBTAIN HOMEOWNER'S INSURANCE AND OWNER'S TITLE INSURANCE** - Homeowner's Insurance protects your property against loss or damage. Owner's Title Insurance protects your financial investment in your home.
- 8 **FINAL DETAILS** - The appraisal is ordered, the home is inspected, and the loan terms are finalized with the lender.
- 9 **CLOSE OF ESCROW** - Documents are signed, the Grant Deed is recorded at the County, funds are disbursed, and all final documents are received by all parties.

