



Steps to Buying & Financing a Home

Pre-approval, Placing an Offer, Accepting the Contract

- Contact your preferred Loan Originator and get Pre-Approved for a home loan.
- Place offer on a home and negotiate the contract.
- Once the offer is accepted, the Real Estate agent opens escrow. The escrow company works with all parties to coordinate the closing.
- Send earnest money deposit.
- Contact your lender immediately to inform them you have an accepted contract. The lender will obtain a copy of the purchase agreement and fees, then send you the loan and disclosure package for you to complete, sign and return.

Gather, Inspect, Appraise & Insure

- Complete home inspection and any subsequent home inspections, if necessary
- Inspection resolution / negotiate repairs / complete repairs, if needed.
- Work with lender to provide any updated documents and/or information for current loan approval.
- Lender to order appraisal.
- Contact an insurance agent to obtain a homeowner's insurance policy. The insurance agent will need to send the policy information / evidence of insurance, including the premium amount to escrow and/or the lender.

Lock, Sign, Fund, Record & Celebrate!

- Satisfy any additional loan conditions for final loan approval.
- Lock in an interest rate.
- Upon receiving final loan approval, loan documents will be sent to the escrow company. Escrow will contact you to schedule the signing/closing date, time and location.
- Sign loan documents.
- Send remaining closing funds into escrow (wire or cashier's check).
- Satisfy any funding conditions for escrow or lender.
- Get your keys once the loan funds and is recorded with the county!

Call me today to get started:

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