

# YOUR WAY HOME



## 01

### PARTNER WITH AN AGENT

- Do your research
- Meet with your agent & sign a buyer representation agreement
- Determine your wants & needs
- Gain local insight

## 02

### MORTGAGE + PRE-APPROVAL

- Obtain a pre-approval letter
- Compare rates & choose a lender
- Determine your monthly mortgage payment
- Learn about your debt ratio

\*We recommend Sean Hadley at Cross Country Mortgage

## 03

### HOME SEARCH

- Determine your neighborhood
- Learn about upcoming opportunities through a customized home search portal
- Save homes to your collection
- Schedule home tours with your agent
- Select the ideal home

## 04

### CONTRACT NEGOTIATIONS

- Negotiate purchase price
- Choose a title company
- Prepare for down payment & earnest money
- Choose a target closing date
- Sign the offer

## 05

### UNDER CONTRACT

- Secure a home loan
- Schedule home inspections
- Negotiate repairs
- Acquire home insurance
- Solidify contract and move-in dates
- Order for appraisal

## 06

### CLOSING

- Wire down payment funds with your lender
- Work with your title company to sign all documents for closing
- Title transfer & deed delivery
- Key transfer