



HOME BUYING ROAD MAP

01

CHECK YOUR CREDIT:

Scores range from 300 to 850, the higher the score the more favorable your interest rate will be! Be sure to correct any problems on your credit report before moving on to the next step.

GET PRE-QUALIFIED:

You can't go too much further without knowing how much you can spend. Meet with a lender to see what your maximum budget is for a home.

02

MEET WITH A REAL ESTATE AGENT:

Your agent is your advocate and buying partner. Choose someone you feel confident and comfortable with!

TIP

Good agents will be readily available during your search as new properties come and go quickly.

03

★ CONGRATULATIONS ★

You made it to your destination, welcome to your new home!

04

HOUSE HUNT:

Make a list of must-haves and start your search. See a variety of different homes in your price range, and don't be discouraged. Try to have fun!

MAKE AN OFFER:

Come up with a strategic offer with your agent, be prepared for the seller to make a counter offer.

05

TIP

Bidding wars are common in competitive markets, your agent should prepare you for this scenario.

08

CLOSE ON YOUR HOME:

Your mortgage has been approved, final negotiations and paperwork are in order - it's time to sign on the dotted line!

07

GET AN INSPECTION:

Problems with your potential new home might be under the floorboards and in the walls. Do your due diligence and get it checked!

06

FINAL MORTGAGE APPROVAL:

After your offer is accepted, you will then work with your lender on finalizing your loan for your home purchase.

