

The Home Buying Process

- TALK TO A REAL ESTATE PROFESSIONAL Discuss the type of home you're looking for, including price, style, and location.
- GET PRE-APPROVED Knowing how much you can afford will save time and keep your home search realistic.
 - LET THE SEARCH BEGIN Your agent locates and schedules showings of homes that fit your needs.
 - SUBMIT AN OFFER You found the home! Now, your agent will submit your offer to the Seller, including price and terms.
 - **NEGOTIATION AND CONTRACT After some back and forth** with the Seller, your agent will prepare the purchase agreement for all to sign.
 - 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.
 - 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.
- FINAL DETAILS The appraisal is ordered, the home is inspected, and the loan terms are finalized with the lender.
- 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.



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