

### 1. Mortgage Approval

- It is important for you to determine what you can afford
  - Monthly Payment
  - Closing costs
- Educate yourself on different loan programs so that you find the best one that meets your needs.  
-Obtain estimated closing cost sheet from lender

### 2. Meet and Greet with your realtor

- Communicate your wants and needs
- Discuss current market conditions
- This is important so that your realtor knows how to help you.

### 3. View Homes

- tour available homes that meet your criteria

### 4. Make an Offer

- When you have found the perfect property, your realtor will meet with you to write an offer. This can also be completed electronically.
- You will need

### 5 . Negotiations

### 6. Executed Agreement of Sale

### 7. Meet with lender within 7 days of Executed Contract

- Lock in rate
- Pay for appraisal
- Bank orders appraisal

### 8. Schedule Home Inspections

### 9. Title Insurance and Settlement

### 10. Obtain Homeowners Insurance

### 11. Closing Confirmations

### 12. Home Connections

### 13. Switch Utilities

### 14. Get closing cost amount

## 15. The Final Walkthrough

## 16. At the Closing Table

- This is also referred to as settlement
- You will need a certified bank check made out to the settlement company or attorney that is handling the closing.
- Bring identification
- You will sign mortgage and other documents.
- You receive keys and you may move in once you have closed.