HOME BUYING PROCESS - FLOWCHART

PRE-PURCHASE CONSULTATION; PRE-LOAN APPROVAL
BUYER REPRESENTATION AGREEMENT

MARKET EDUCATION • FINDING A HOME

SELECT A HOME TO BUY • WRITE THE OFFER

OFFER PRESENTED TO SELLER

NEGOTIATION OF TERMS

RATIFIED PURCHASE CONTRACT ▶ EARNEST MONEY DEPOSIT

SCHEDULE INSPECTIONS
RECIEVE DISCLOSURES

REVIEW DISCLOSURES
CONDUCT INSPECTIONS

BEGIN SETTLEMENT PROCESS
DEPOSIT EARNEST MONEY

TITLE SEARCH
PRELIMINARY TITLE REPORT

FINAL LOAN PROCESS
STARTS

PROPERTY APPRAISAL

CREDIT REPORT

VERIFICATIONS

REMOVE INSPECTION & OTHER CONTINGENCIES

ARRANGE FOR HOMEOWNERS INSURANCE • ARRANGE FOR MOVERS • ARRANGE FOR HOME WARRANTY

FINAL LOAN COMMITMENT
REMOVE FINAL CONTINGENCIES

SUBMIT BALANCE OF DOWN PAYMENT TO TITLE CO.
SIGN CLOSING AND LOAN PAPERS AT TITLE CO.

LOAN FUNDING
RECORD TITLE

CLOSE - GET THE KEYS
WELCOME HOME!

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