

THE HOME BUYING PROCESS IN 10 SIMPLE STEPS



STEP 1

Choose an agent

Find an agent you feel comfortable working with on what will likely be the largest financial decision of your life.

STEP 2

Find a lender

Once you've chosen an agent you trust, ask him or her to recommend lenders, either an organization or a person who will lend you money so you can buy your home.

STEP 3

Clean up your credit

Ask your lender for guidance on any credit score issues you may be facing.

STEP 4

Apply for mortgage pre-approval

A lender will help you determine exactly what you can afford and, therefore, which houses you should be considering.

STEP 5

Create a home wish list

Come up with a few "musts" as well as "wants" you'd ultimately be willing to compromise on.

STEP 6

Search the listings

Now comes the fun part: searching for homes that meet your parameters

STEP 7

Make an offer

Your real estate agent will walk you through the steps required to make an offer on a home in your area.

STEP 8

Get final mortgage approval

Once your offer to purchase is accepted, you'll work with your lender to get final approval for your home purchase.

STEP 9

Do your due diligence

This process usually includes getting a home inspection to make sure you haven't missed any hidden problems.

STEP 10

Attend the closing

This is when the deed to the home is transferred from the seller to the buyer. Every transaction varies, but plan to sign a ton of paperwork.