



**DREAM**  
REAL ESTATE



# 9 STEPS TO PURCHASING A HOME



## 1 Start loan pre-approval

Go ahead and get this process started. Ensuring your mortgage payment is around 30 percent of your net monthly income is a good rule of thumb to follow.



## 2 Find an agent to work with

I'd love to be the one to guide you through this process. As your agent, we'll discuss your price range, ideal locations, current marketing conditions, and more.



## 3 Start your search

I'll be sure to get you information on new houses that meet your criteria as soon as they're listed. I'll do everything in my power to help you find your dream home.



## 4 Get a grasp of the market

My local market expertise is a valuable resource as you consider what's a good deal and what isn't. Understanding market conditions can be difficult, but that's why I'm here to help.



## 5 Make an offer

I'll create your offer, tailored exactly to your needs. If it's accepted, we should close on the home within 30 to 60 days after. If it's not, we'll negotiate with the seller to reach a deal.



## 6 Negotiate

We may receive a counter offer. Don't be intimidated! We'll discuss it, or propose our own counter offer. Market conditions determine how aggressively we negotiate the contract.



## 7 Finalize financing

If you're pre-qualified, this shouldn't take long. But you need to stay in close contact with your lender. I'll manage all the property information your mortgage lender needs to close the loan.



## 8 Close the deal

You'll get a good faith estimate of closing costs from your lender. It must contain all closing costs and fall within a tight range of accuracy. I'll study it and let you know if everything looks correct.



## 9 Move in!

Congratulations! You can move into your new home. Enjoy it! I'll stay in touch in case there's anything else you need. And don't forget... I always appreciate referrals!