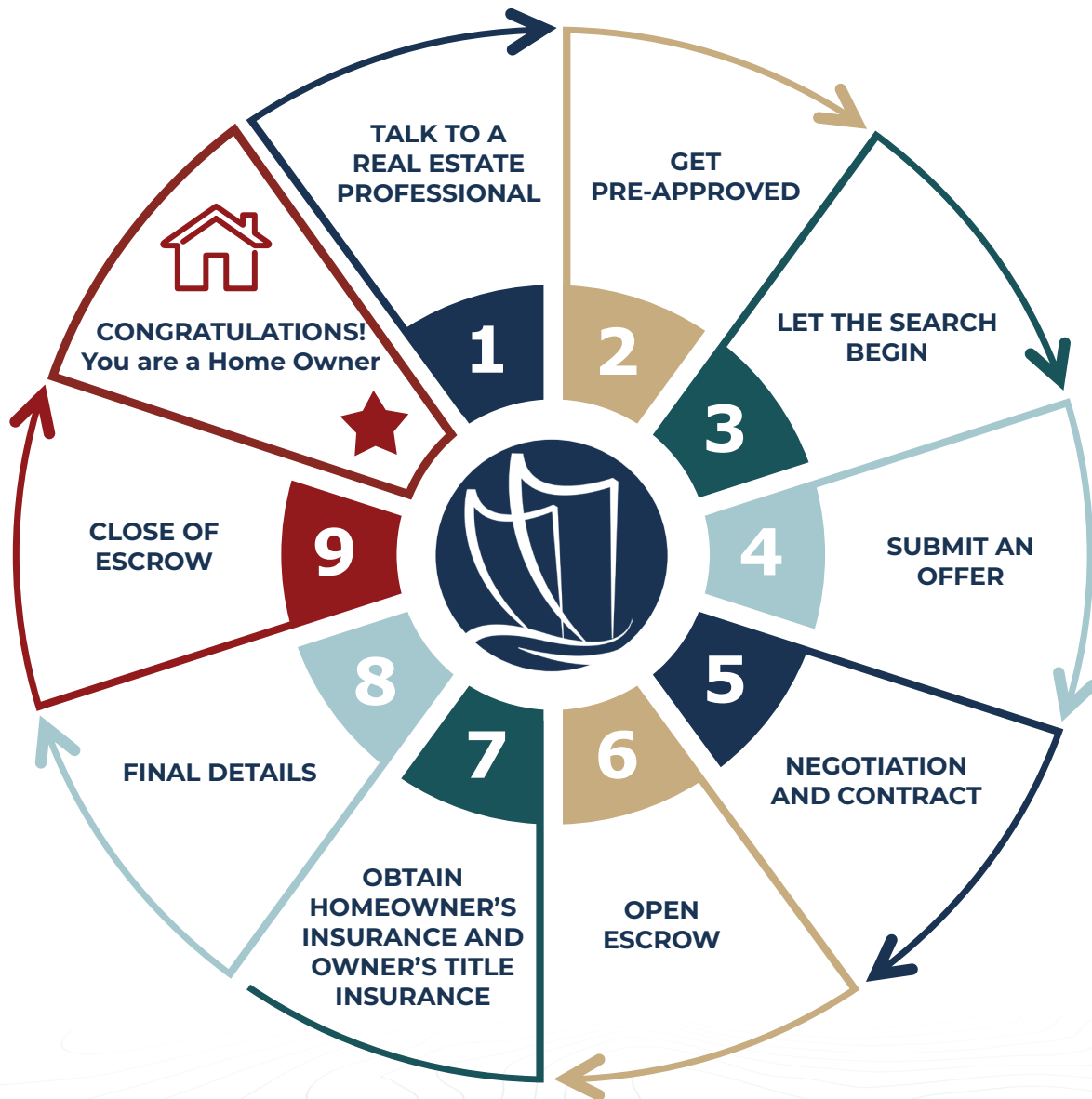


The Home Buying Process



1. TALK TO A REAL ESTATE PROFESSIONAL

Discuss the type of home you're looking for, including price, style, and location.

2. GET PRE-APPROVED

Knowing how much you can afford will save time and keep your home search realistic.

3. LET THE SEARCH BEGIN

Your agent locates and schedules showings of homes that fit your needs.

4. SUBMIT AN OFFER

You found the home! Now, your agent will submit your offer to the Seller, including price and terms.

5. NEGOTIATION AND CONTRACT

After some back and forth with the Seller, your agent will prepare the purchase agreement for all to sign.

6. 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.

7. 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.

8. FINAL DETAILS

The appraisal is ordered, the home is inspected, and the loan terms are finalized with the lender.

9. CLOSE OF ESCROW

Documents are signed, the Deed is recorded, funds are disbursed, and all final documents are received by all parties.

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