

You found your dream LOVE, now let's find your dream HOME! Venturing into the homebuying market can be daunting, but we are here to share our experience and help you find your new home through every step of the process!

- 1. **Buyer Consultation**. Having a consultation with a realtor as a starting point will provide you with helpful information on the current housing market, the home buying process, and the up-front costs of buying a home. Begin thinking about your favorite neighborhoods, what kind of home features you can't live without and any other criteria that will help you and your agent personalize your search.
- 2. **Mortgage Pre-Approval.** Prior to starting your house hunt, it is important to find out how much you can spend. To start, get in touch with a lender for a no-obligation discussion and obtain a financial pre-approval.
- 3. Making an Offer. Once you and your agent have narrowed down your search, you are ready to make an offer on the dream home you have found!
- 4. Home Inspection. Home Inspections provide an in-depth analysis that can potentially find not just current needed repairs but also things that may become a problem down the road.
- 5. Mortgage Process. Selecting a loan can be a very personal decision. Having the lowest interest rate, monthly payment or the shortest term may be a priority. With the help of your lender you can select the loan that meets your needs and priorities best.
- 6. **Title Insurance.** Title insurance is an insurance policy that protects property owners and mortgage lenders from potential loss or damage occurring to the property due to any defects, liens or encumbrances in the property's title.
- 7. Settlement. Once the paperwork is processed, it's time to get your keys and CELEBRATE your new home!

Finding the right agent and lender to work with is key to getting an offer accepted on the home you want and guiding you through every step of the way. We have years of experience assisting clients find their first, next, and forever home. Contact us for more information!

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