

The Path to Your New Home



Step 1: Choose an agent to assist you in the home-buying process.
Tip: Make sure it is someone you like and trust.



Step 2: Meet with a mortgage loan officer and get pre-approved for a loan.
Tip: Ask your Realtor to recommend a loan officer who has performed well for his or her previous clients.



Step 3: Specify your wants, needs and budget.
Tip: It helps to focus your search on a few neighborhoods.

Step 4: View properties that meet your criteria.

Tip: You'll probably want to see enough homes to feel comfortable in your marketplace.



Step 7: Negotiate terms.
Tip: Counter-offers are common. Be prepared to be a little flexible on price, closing date, appliances or repairs.



Step 6: Make an initial offer to purchase.
Tip: Trust your agent to prepare and present your offer to the seller in the best possible light.



Step 5: You found it!
Tip: If you know it's right, be prepared to act fast.



Step 8: Consider a home warranty.
Tip: Home Trust Warranty offers the security of a warranty to protect you from unexpected expenses.



Step 9: Arrange for a professional home inspection.
Tip: This is your best chance to carefully evaluate the property's systems and structure. An experienced, outside professional is worth every penny.



Step 10: Shortly before closing, do a final walk-through of the house.
Tip: Make sure that everything you thought was included in the purchase agreement remains on the property.



Step 11: Close on the property.
Tip: Your closer, agent and loan officer will walk you through the process.



Step 12: Move in!
Tip: Use a checklist to plan your move so you don't forget anything.