

10 Steps to Homeownership



1

FIND A LENDER



2

WILL YOU NEED A DOWN PAYMENT?



Discuss your options with your lender

3

SAVE



Save for your inspection fees, deposit for the seller, and down payment

4

FIND A REALTOR TO REPRESENT YOU



FIND A HOME

5



Explore your options and pick the home that best fits your needs

6

PRESENT SALES OFFER

With your realtor present an offer with the terms and purchase price to the seller



7

WAITING PERIOD



Upon agreement, process goes in to pending status during transaction period

8

SCHEDULE HOME INSPECTIONS

Receive inspections report and determine repair negotiations



9

COMPLETE APPRAISAL



10

CLOSE SALE

Once your mortgage/home loan lender has approved, you will be able to finish sale and take ownership

