

# THE HOME BUYING PROCESS



START HERE

## PRE-QUALIFICATION

Meet with a Loan Officer so you know your budget for a home

## MEET WITH REAL ESTATE AGENT

Find the type of home you're looking for within your budget, then make an offer

## NEGOTIATING PURCHASE PRICE

Once you and the seller agree on a price, a contract is drawn and signed by all parties.

## EARNEST MONEY IS CASHED

A copy of the contract is sent to Surety Title Company

## HOME INSPECTION

You will need to hire someone to inspect the home

## CLOSING DOCUMENTS

The closing documents are sent to the title company to get ready for settlement

## FINAL LOAN APPROVAL

Once all info has been received, the Underwriter will approve your loan for closing

## UNDERWRITING

An underwriter will review your loan application and determine if additional info is needed

## APPRAISAL & TITLE

Surety orders the appraisal and works with your real estate agent to order title insurance. You must provide homeowners insurance. Start shopping.

## APPLY FOR THE LOAN

Review the checklist for documents needed once you complete your application and the loan is in processing.

## CLOSING DISCLOSURE

You will receive the CD 4-5 days prior to closing. Coordinate delivery with your loan officer.

## MONEY FOR CLOSING

The CD itemizes your total cost and funds needed for closing. Review with your loan officer before going to the bank for a cashier's check.

## FINAL CLOSING STEP

Meet to sign closing documents. Bring your cashier's check and photo ID!

**CONGRATULATIONS!!**

YOU ARE NOW  
A HOMEOWNER!

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