## WHAT TO DO BEFORE, DURING AND AFTER

# **BUYING YOUR HOME**



#### **BEFORE:**

- 1. Determine a down payment amount based on your available funds
- 2. Define a monthly payment amount that fits into your budget
- 3. Start gathering important income and asset documents
- 4. Get a pre-approval letter from an Independent Mortgage Professional
- 5. Consult with a Real Estate Agent
- 6. Shop for your home
- 7. Make an offer. Consider asking for seller's contributions to assist in paying for your closing fees and any remaining taxes for the year



### **DURING:**

- 1. Consider a home inspection
- 2. A home appraisal will be completed to determine the value of the property
- 3. Do a final walk-through
- 4. Sign final closing documents



#### **AFTER:**

- 1. Transfer Utilities
- 2. Change your address with the United States Postal Service
- 3. Celebrate

CALL TODAY TO DISCUSS YOUR FINANCING OPTIONS

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