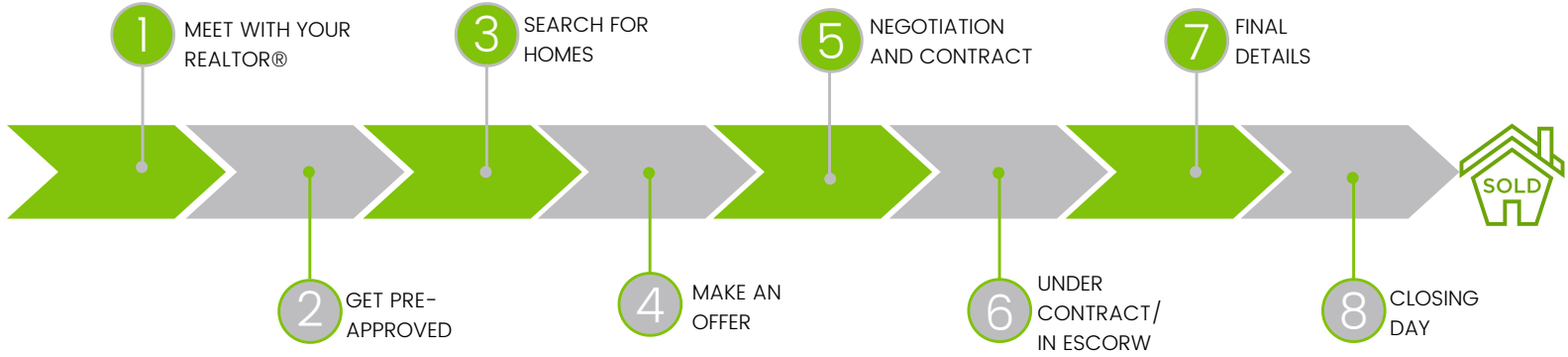


# BUYER'S ROAD MAP



## ARE YOU READY TO BUY?

- STEADY INCOME
- LOW TO MEDIUM DEBT
- CASH FOR DOWN PAYMENT/CLOSING
- TWO MONTHS OF PAY STUBS AND BANK STATEMENTS

## GETTING PRE-APPROVED

- CHOOSING A LENDER
- FILLING OUT LOAN APPLICATION
- APPROVAL DOCUMENT
  - PAYSTUBS, BANK STATEMENTS, TAX RETURNS, PROOF OF EMPLOYMENT

## YOUR HOME SEARCH

UNDERSTANDING WHAT YOU'RE LOOKING FOR IS A TOP PRIORITY. WHAT FEATURES ARE YOU LOOKING FOR IN YOUR NEW HOME?

- |                  |            |
|------------------|------------|
| • LOCATION       | • BATH     |
| • PRICE          | • STYLES   |
| • SQUARE FOOTAGE | • FEATURES |
| • BEDROOMS       | • SCHOOLS  |

## SEARCH TOOLS

- ### AGENT SEARCH
- MLS
  - AGENT NETWORK
  - COMPANY WEBSITE

### CUSTOMER SEARCH

- ONLINE
- YARD SIGNS
- SOCIAL MEDIA
- OPEN HOUSES, FSBO'S, ETC.

### HIGH-TECH TOOLS

- AUTOMATED HOME SEARCH SYSTEM

## MAKING AN OFFER

- FALLING IN LOVE WITH A HOME
- GIVE EARNEST MONEY TO YOU REALTOR®
- DOWN PAYMENT/FINANCED AMOUNT
- IMPORTANT DATES
- INCLUSIONS WITH THE HOME
- OFFER WILL BE ACCEPTED, COUNTER-OFFERED, OR DECLINED

## WHEN YOUR OFFER IS ACCEPTED

- INSPECTION AND REPAIRS
- APPRAISAL
- HOME INSURANCE
- FINALIZE MORTGAGE DETAILS
- FINAL WALKTHROUGH
- BEGIN PACKING SO YOU ARE READY TO MOVE ON CLOSING DAY

## CLOSING COST BREAKDOWN

- |                      |                              |
|----------------------|------------------------------|
| • PROPERTY APPRAISAL | • DOCUMENT PREPARATION FEES  |
| • HOME INSPECTION    | • ESCROW TAXES AND INSURANCE |
| • PROCESSING FEE     | • PREPAID INTEREST           |
| • UNDERWRITING FEE   | • CREDIT REPORT              |
| • LENDER FEE         | • TRANSFER TAXES             |
| • LOAN DISCOUNT FEE  |                              |
| • RECORDING FEE      |                              |
| • TITLE INSURANCE    |                              |