



Typical Steps to Purchase

■ Prepare to Purchase:

Obtain a Mortgage preapproval to determine your purchase price range

Determine the geographic area of your search

Select an Agent

■ Search:

Search through the internet and with your Agent for your property

Make an Offer to Purchase

■ Buy:

Offer is accepted

Within 5 –7 days, Perform Home Inspection

Consult/contract an Attorney

Within 5-10 days, Sign Purchase and Sale Agreement

Submit full mortgage application

Within 2-4 weeks, Obtain mortgage commitment

■ Prepare to close:

Obtain an insurance policy on the new home

Notify utilities of cancelation/origination of service

Notify post office of change of address

Consult with closing attorney regarding time and place of closing

Consult with closing attorney regarding amount of certified check needed for closing

Perform a final walkthrough of the property

Bring license and checkbook to closing

■ Celebrate your new home!