

# Buying a Home Step by Step

1. Choose a REALTOR.  
*A REALTOR will give you personal representation in the following areas:*
  - Market knowledge
  - Procedure knowledge
  - Selection assistance
  - Writing and presenting an offer
  - Negotiation
  - Processing (inspections, financing, etc.)
  - Closing
  - Follow-up
2. Understand the concept and laws of agency.  
*Your REALTOR will explain agency. A buyer's agent will guide you and represent you every step along the way to purchasing a home.*
3. Mortgage pre-qualification  
*After ascertaining your affordability, a lender can write a pre-qualification letter to accompany an offer. Such letters are often required and always add to the weight of an offer.*
4. Select your criteria for a home.  
*Style? Number of bedrooms and baths? Lot size? Garage? Neighborhood? What considerations are most important to you?*
5. View homes.  
*Your REALTOR can show you any homes in the Multiple Listing Service, not just the ones offered by his or her company.*
6. Select home.
7. Present offer to purchase with earnest money deposit.
8. Negotiate, if necessary, to reach a contract.
9. Apply for loan.
10. Choose closing attorney.
11. Arrange for inspections.
12. Negotiate repairs.
13. Secure homeowners insurance.
14. Final walk-through inspection.
15. Closing and possession.