

# Steps Through Your

# HOME


## Purchase


 1. Pre-approval. Find the dream home!


 My loan type is: \_\_\_\_\_.


 2. Write Purchase Agreement. Get accepted!


WHAT'S NEXT?

 3. Submit Earnest Money Deposit (EMD) in the amount of \$ \_\_\_\_\_  
to \_\_\_\_\_ upon acceptance of offer.

 4. Within 7 days you will want to meet with your lender to complete your formal loan application.

 5. Inspection needs to be done within \_\_\_\_\_ days of final acceptance of offer. The inspection will need to be done on or before \_\_\_\_\_.

 6. Appraisal - Your bank will order this and it may take a couple of weeks.

 7. After the appraisal is completed your loan will be sent to the underwriter. During this process, if your lender needs anything they will contact you. This process could take a couple weeks. DO NOT PANIC this is normal.

 8. Receive final approval to schedule closing.

 9. Closing date is: \_\_\_\_\_.

 10. What I need to bring to closing: \_\_\_\_\_.

 11. Close!! THE DREAM COMES TRUE!!