

PINNACLE REALTY PRESENTS



## BASIC STEPS TO HOME OWNERSHIP

- 1) 989-295-3900 Contact your Pinnacle Realty Agent anytime with questions
- 2) Make a list of what you need & want in a home
- 3) Determine Funding - Cash or Loan - Meet with a Lender(s) to verify credit, loan amount, interest rates and type of financing (\*\*\*)obtain a pre approval)
- 4) Have your Pinnacle Agent look for homes that match your criteria and price range - If needed, adjust your search criteria
- 5) Select homes & schedule appointments to view with your agent
- 6) Offer to purchase a home through your Pinnacle Agent
- 7) Once offer is accepted an earnest money deposit will be needed
- 8) Have the home inspected and discuss results with your agent
- 9) If financing is needed apply with selected lender
- 10) Cash purchase - schedule & close on your home
- 11) Financing - Once home has appraised and loan is approved.....
- 12) Schedule & Close on your home

## CONGRATULATIONS ON YOUR NEW HOME!!

\*\*\* Why Get Pre-Approved? Having your financing in order lets your agent and the seller of the home know that you are serious and ready to buy. It also helps to make the transaction go smoothly and may give your offer to purchase an advantage over competing offers.

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