

THE HOME BUYING PROCESS IN 10 SIMPLE STEPS



STEP 1

Choose an agent

Find an agent you feel comfortable working with on what will likely be the largest financial decision of your life.

STEP 2

Find a lender

Once you've chosen an agent you must, ask him or her to recommend lenders, either an organization or a person who will lend you money so you can buy your home.

STEP 3

Clean up your credit

Ask your lender for guidance on any credit score issues you may be facing.

STEP 4

Apply for mortgage pre-approval

A lender will help you determine exactly what you can afford and, therefore, which houses you should be considering.

STEP 5

Create a home wish list

Come up with a few "musts" as well as "wants" you'd ultimately be willing to compromise on.

STEP 6

Search the listings

Now comes the fun part: searching for houses that meet your parameters.

STEP 7

Make an offer

Your real estate agent will walk you through the steps required to make an offer on a house in your area.

STEP 8

Get final mortgage approval

Once your offer to purchase is accepted, you'll work with your lender to get final approval for your home purchase.

STEP 9

Do your due diligence

This process usually includes getting a home inspection to make sure you haven't missed any hidden problems.

STEP 10

Attend the closing

This is when the deed to the home is transferred from the seller to the buyer. Every transaction varies, but plan to sign a ton of paperwork.

The Of Home Purchase

**United States. Department of Housing
and Urban Development**



The Of Home Purchase:

Home Buying For Dummies Eric Tyson, Ray Brown, 2006-01-03 Though fun and exciting buying a home can also be complicated and confusing and most people learn the hard way that a wrong move can cost dearly In order to find the perfect home at the best price you must have skill foresight and a little guidance from experienced professionals *Home Buying for Dummies Third Edition* provides just that Packed with invaluable advice in an objective down to earth style that will have you sitting in your dream home in no time this friendly guide contains everything you need to know to play the home buying game It has the tools you need to Improve your credit score and select a mortgage Choose a time and place to buy Determine the price you want to pay Assemble an all star real estate team Make use of the wonderful world of the Internet Negotiate your best deal Inspect and protect your home Handle and become responsible for the title Cope with buyer s remorse Featured in this guide are tips and tricks on things you should do after you seal the deal as well as things you ought to know about real estate investing Also included is advice on how to sell your house as well as a sample real estate purchase contract and a good inspection report Don t get chewed up by the real estate market *Home Buying for Dummies Third Edition* will lead you to the home you want

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D. Kirby, Kenneth R. Tremblay, 2018-06-01 This foundational text for understanding housing housing design homeownership housing policy special topics in housing and housing in a global context has been comprehensively revised to reflect the changed housing situation in the United States during and after the Great Recession and its subsequent movements toward recovery The book focuses on the complexities of housing and housing related issues engendering an understanding of housing its relationship to national economic factors and housing policies It comprises individual chapters written by housing experts who have specialization within the discipline or field offering commentary on the physical social psychological economic and policy issues that affect the current housing landscape in the United States and abroad while proposing solutions to its challenges **Field Guide to Home Buying in America** Stephen M. Pollan, Michael Pollan, Mark Levine, 1988-05-15 The authors walk first time home buyers through the whole process from househunting to moving day
 Low-rent Housing Homeownership Opportunities United States. Department of Housing and Urban Development. Office of Housing Management, United States. Dept. of Housing and Urban Development, 1974

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