

How You Can Buy A Home – Your Next Steps

1

ATTEND HOME BUYING 101

A free course that breaks down the why and how of home buying and building wealth through homeownership.

2

ATTEND A ONE-ON-ONE WITH JOSH

A private consultation to make a plan. We will discuss your wants in a home and what you can expect financially when buying.

3

GET PRE-APPROVED WITH A LENDER

You will need to get pre-approved with a lender before starting the home search. It is a process that determines how much you can borrow to purchase a home.

4

SEARCH & TOUR HOUSES

I will set you up on an automated email when a home with your search criteria goes up for sale. If you like it, we'll go see it! This is the fun part. Sometimes it's "the one" but sometimes it takes a few tries before we find what you like.

5

SUBMIT AN OFFER

Once you've found the home, we will submit an offer using strategy based on market conditions, and an evaluation of demand.

6

OFFER ACCEPTED – YAY!

Your offer was accepted and you can celebrate! This means you presented the highest and best offer to the sellers and you are officially under contract.

7

SUBMIT EARNEST MONEY DEPOSIT

You will need to deliver a check to your settlement attorney's office in the amount of the earnest money deposit by the deadline listed in your contract.

8

HOME INSPECTION NEGOTIATIONS

The home will receive a thorough home inspection by a licensed professional to determine the defects. You are able to negotiate the sellers to repair the defects or issue you a credit towards your closing costs.

9

RECEIVE APPRAISAL

Your mortgage lender will order an appraiser to determine the current market value of the home to be sure it meets the purchase price.

10

RECEIVE THE TITLE WORK

Your settlement attorney will conduct an investigation of the ownership history of the property to ensure clean title.

11

RECEIVE TERMITE INSPECTION & LOAN APPROVAL

The property will have a wood destroying insect inspection conducted and remediated if necessary. Final loan approval will be issued at this time.

12

ATTEND WALKTHROUGH & CLOSING!

You made it! You've successfully completed all the steps for purchasing a home and are ready to sign the documents, get the keys, and unpack boxes.

Scan to book your one-on-one

