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## **BUYER CONSULTATION**

Discuss the current market and identify needs and wants; timeline; and location. Then, develop a game plan of action.

2

## **PRE-QUALIFICATION**

Know your credit score, debt-to-income ratio, and savings. Meet with your lender to discuss financing options, interest rates, costs, and qualifying for a mortgage loan.

3

## **PLAN FOR COSTS OF BUYING A HOME**

- Sale Price of Home
- Down Payment
- Closing Costs (Taxes, Legal Fees, etc.)
- Property Inspections (Home, Well, Septic)
- Wood Destroying Insect Inspections
- Home Appraisal and Home Warranty
- Other Costs like Moving Costs, Home Maintenance, Furniture, Appliances, etc.

4

## **COMPARATIVE MARKET ANALYSIS**

Work with expert Realtors, ensuring you pay fair market price and have professional representation and negotiating power.