

The Buying Process Timeline

STEP 1

GET PRE-APPROVED

- Gather your financial documents
- Meet with a lender
- Obtain Pre-Approval
- Confirm you have adequate funds
- Set a budget

STEP 2

MEET WITH YOUR AGENT

- Discuss budget
- Discuss market conditions
- Research area neighborhoods
- Set wants & needs

STEP 3

FIND YOUR HOME

- Tour homes
- Adjust criteria if necessary

STEP 4

MAKE AN OFFER

- Research comps in the area
- Work with your realtor to set up the best offer
- Negotiate terms of the offer

STEP 5

UNDER CONTRACT

- All negotiations are finished
- Both parties have signed contract
- Deposit earnest money

STEP 6

DUE DILIGENCE

- Professional inspects the property
- Discovers issues that may need to be worked into the purchase agreement
 - Complete all due diligence
 - Negotiate repairs
- Obtain home owners insurance

STEP 7

APPRAISAL

- Professional appraiser ensures the property is worth the contracted sales price

STEP 8

TITLE COMMITMENT

- The title company will send you a title insurance policy for the property after closing

STEP 9

DOCUMENTS TO LENDER

- Make sure all requested docs are sent to your lender prior to closing

STEP 10

CLOSING

- Wire final closing funds
- Final walk-through
- Sign closing documents
- Receive your keys



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