

# Home Buying Checklist

<b>Be an informed buyer</b>	
<b>Are you a first-time home buyer?</b>	
<b>Familiarize yourself with the mortgage process</b>	
<b>Get pre-approved BEFORE you look for a home and shop with the power of a cash buyer *****</b>	
<b>Get your financial picture in focus as soon as possible. it is an important component, be aware of your credit situation</b>	
<b>The best time to work on your budget is before you move</b>	
<b>Wondering about how much time is needed to buy a home?</b>	
<b>Find an Agent that you trust. It is important to do this before you go rushing off looking for homes or you may end up with no representation</b>	
<b>Determine your housing needs and wants to determine what types of houses you should be considering</b>	
<b>Familiarize yourself with the various types of housing available: Single family, townhouse, and condo</b>	
<b>Familiarize yourself with how to set a value on a house. This can save you a great deal of time and helps to avoid disappointment</b>	
<b>When you find an acceptable house, write an offer</b>	
<b>Negotiate your best deal using the information you have acquired</b>	
<b>if at this point you haven't already done so, make a mortgage loan request</b>	
<b>Arrange for a home inspection. Protect yourself and do not skip this step! *****</b>	
<b>Learn More about home warranties</b>	
<b>Compare and secure homebuyer's insurance</b>	
<b>Arrange closing agent or attorney</b>	
<b>Make moving plans</b>	
<b>Secure final loan approval and commitment from the lending institution</b>	
<b>perform a final walk through of the house</b>	
<b>Final closing and settlement</b>	
<b>Move to your new home and begin enjoying it</b>	
<b>Thanks for choosing big team real estate</b>	