

# The Home Buying Process

- 1 Talk to a Real Estate Professional:** Discuss the type of home you're looking for, including price, style, and location.
- 2 Get Pre-Approved:** Knowing how much you can afford will save time and keep your home search realistic.
- 3 Let the Search Begin:** Your agent locates and schedules showings of homes that fit your needs.
- 4 Submit an Offer:** You found the home! Now, your agent will submit your offer to the Seller, including price and terms.
- 5 Negotiation & Contract:** After some back and forth with the Seller, your agent will prepare the purchase agreement for all to sign.
- 6 Open Escrow:** You and the Seller have agreed to the price and terms, and now your Escrow team will conduct a title search and hold all documents and funds until closing.
- 7 Explore Homeowner's Insurance & Owner's Title Insurance:** Homeowners Insurance protects your property against loss or damage. Owner's Title Insurance protects your financial investment in your home.
- 8 Final Details:** The appraisal is ordered, the home is inspected, and the loan terms are finalized with the lender.
- 9 Close of Escrow:** Documents are signed, the Grant Deed is recorded at the County, funds are disbursed, all final documents are received by all parties, and the title company issues the Owner's Title Insurance.

