



HOME BUYER'S GUIDE

A tall, white, textured ceramic vase holds several green branches with small, delicate yellow flowers. The vase is positioned in the foreground of a bright, modern living room. In the background, a white sofa with cushions is visible, along with a wooden coffee table and a woven basket. The overall atmosphere is clean, bright, and inviting.

GET STARTED

Congratulations - you are starting your journey as a homeowner! Choose your real estate advisor wisely - someone that you have connection with, that knows the market perfect and will look only after you interests!

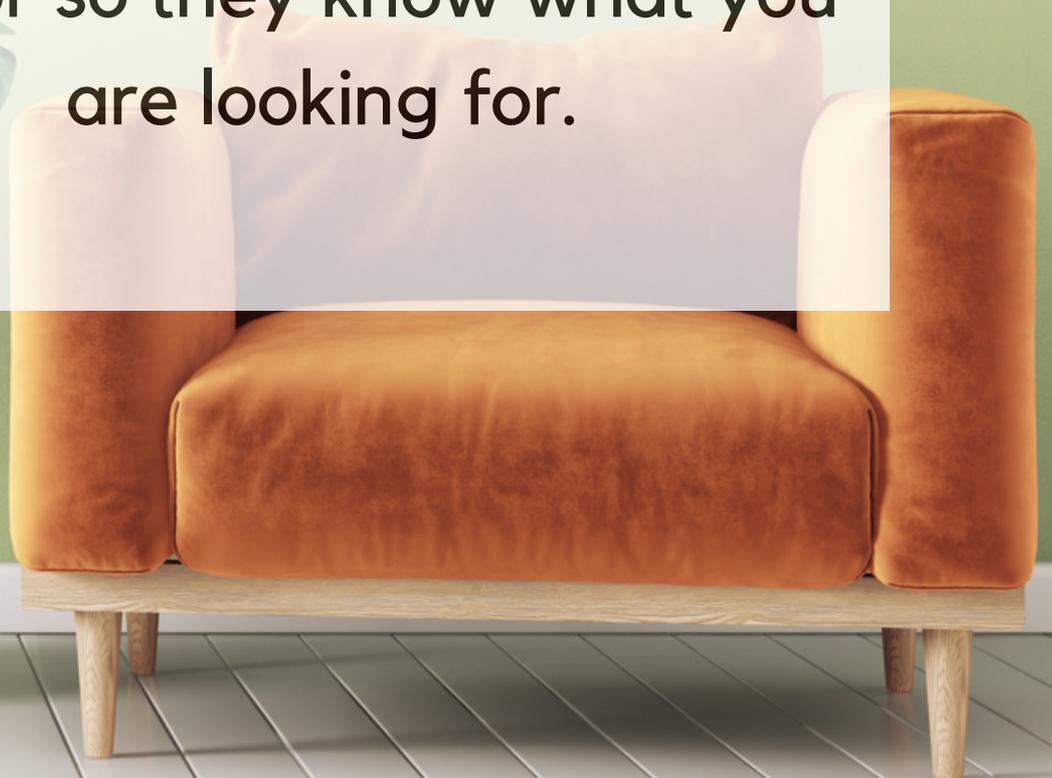
GET PRE-APPROVED

It is very important to get pre-approved before you start shopping. This way you won't fall in love with a house that is over your budget and you will have more power when you put an offer if you have a pre-approval letter!



SEARCHING

Let's the fun begin! Start searching and viewing different houses - on and off the market. Discuss all of your must and haves with your realtor so they know what you are looking for.



PUT AN OFFER

Put an offer and discuss with your realtor all the details and the conditions. How much earnest money you should offer so the seller knows you are serious? How much option money? How many days of option period? Negotiate the price?

OPTION PERIOD & INSPECTION

During the option period, an inspection will be done and will be time to negotiate repairs. During that time you can decide to back out because of the inspection results or for any other reason. Keep in mind that you will have to leave the option money with the seller in that case.



APPRAISAL

After the option period, an appraisal will be done and this will show what is the value of the house. If the house is appraised for more you are good to go, if it is for less - more negotiation is coming!

CLOSING DAY

It usually takes 30-45 days because they have to get all the paperwork, inspection, funding..

The closing day, when you sign the documents, is usually in the title company's office with your realtor, lawyer or title agent, seller and their agent.

After that the house is all yours, ready to move in!!!



**LET'S GET
STARTED
FINDING YOU
A HOME AND
START
BUILDING
YOU AN
EQUITY!**