

HOME BUYING

checklist

Know What to Expect (In A Nutshell)

- ❑ Decide if buying is right for you. It's a big expense and a long-term investment
- ❑ Determine if you're "financially ready" to purchase. Consider your income, savings, fixed expenses, debts
- ❑ Become the "optimal" candidate for a mortgage - get your finances in order (credit score, lower debt-to-income, save for a down-payment)
- ❑ Get pre-approved. Talk to a lender and start the process to ensure you're ready to submit an offer when you find the home of your dreams.
- ❑ Then determine your budget. Not just what you can borrow, but what you're *comfortable spending* each month on your housing.
- ❑ Find a REALTOR (like me!) to assist your search and purchase negotiation. You don't have to, but this makes *your* life easier and the process smoother.
- ❑ Find the right home. Remember: no home will be *perfect*, but you will find one that feels "just right."
- ❑ Make an offer. Your REALTOR will work with you to negotiate the right offer - not just price, but closing terms and ways to make your offer competitive.
- ❑ Inspect the home. A professional inspector will make sure you (and your lender) know what you're buying.
- ❑ Close the deal! Once all of the inspections are complete, financing is finalized and everything is "clear to close," you'll sign (a million times) at the closing table...and get the keys to your new home!
- ❑ MOVE IN DAY! Congratulations - you just bought a home!



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