# 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 AND 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 **OBTAIN HOMEOWNER'S INSURANCE AND OWNER'S TITLE INSURANCE**

Homeowner's 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, and all final documents are received by all parties.

CORNERSTONE TITLE