Home Buying Process with Welsford & Sarah Artz

Start

****Upfront Buyer Expense**

Initial counseling interview with Welsford or Sarah

Discuss financing with lenders to become prequalified or preapproved

Welsford or Sarah to show property within Buyer's prequalified $$ range

** Earnest money deposit

Buyer to decide on home to buy and meet with Welsford or Sarah to write offer to purchase

Welsford and Sarah assist Buyer to negotiate offer with Seller & listing agent

**Home inspection

Offer changes to contract after acceptance and all signatures received

Negotiate and come to agreement on home inspection

Buyer to make final selection of lender

**Loan application

**Credit report

Underwriting

Appraisal

Loan approval and commitment from lender

Verifications

Title company

Title search

Review settlement figures with Welsford or Sarah and attend closing

Buyer's possession of new home