

Home Buying Overview

START HERE



You dream of buying a home.



You analyze your finances, decide you can afford to buy and how much you will spend.

You shop for a home. Search www.DebTurner.com and visit houses.



You shop for a mortgage option.

You select a home, make an offer, and negotiate the price.

The owner negotiates, you agree on a price, sign a sales contract, and put up earnest money.



You obtain a mortgage.



You have the home inspected, appraised, and the title searched. You obtain hazard insurance and prepare funds for the closing.

Ownership of the home is transferred to you at the closing.

The owner brings to the closing a clear title deed, termite inspection certificate, and keys to the home.

You move your possessions to your new home.



You bring the down payment, closing funds, and insurance & mortgage verification to the closing.

You enjoy your new home!

The attorney or real estate professional coordinates the signing of documents and the transfer of money and ownership.

