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HOME BUYER GUIDE

1/ With the help of your loan officer, determine how much you can afford to pay for a home & get pre-qualified for a mortgage loan. If you don't know some good lenders, I can help!

2/ Tell me what type of property you are interested in and let me send you some listings that match what you need. Once we find the one you want to buy, I will help you decide how much to offer and write up an Offer to Purchase.

3/ Be prepared to include with your Offer to Purchase your pre-qualification letter from your lender and an Earnest Money Deposit (usually \$500 - \$1,000, but sometimes less)*

**Earnest Money Deposit will be applied to any closing costs you incur or toward your down payment.*

4/ Complete your mortgage loan application process. I will send your ratified Offer to Purchase (contract) to the lender and also to the settlement company you choose to close your loan.

5/ Hire a home inspector to examine your prospective home. Be prepared to pay the inspector when he is finished, usually \$250 to \$400. I will help you decide which, if any, repairs you want the seller to make.

**6/ Do a final walk-through of the home, go to the closing, and then
GET THE KEYS TO YOUR NEW HOME!**