



# Steps to Home Ownership

- 1 Get your finances in order.
- 2 Decide what you want in a home.
- 3 Get a Realtor<sup>®</sup>.
- 4 Get Loan Preapproval.
- 5 With the help of your agent, find your home.
- 6 Negotiate the contract.
- 7 Get funding.
- 8 Get insurance.
- 9 Attend closing.
- 10 Move in.

## Benefits of Working with a Realtor

- 1 Expert advice at no cost to the home Buyer...the Realtor who helps you buy a home is traditionally paid by the Seller.
- 2 A REALTOR<sup>®</sup> has access to the Multiple Listing Service (MLS) with thousands of homes to choose from, many of them not available unless you are working with an agent.
- 3 An experienced REALTOR<sup>®</sup> can supply community and industry information, provide guidance in difficult situations, negotiate on your behalf, and help resolve problems. Working with a professional provides you more protection from legal and financial liability.
- 4 A REALTOR<sup>®</sup> will handle much of the paperwork associated with the purchase of a home and the escrow process.
- 5 You use a professional for your legal, financial, and health-care needs. Why gamble on what may be your biggest investment...the purchase of a home?