



12 STEPS FOR HOME BUYERS

A guide to educate buyers on what to expect when
purchasing a home

1. FIND A **REALTOR** BUYER'S AGENTS WORK FOR YOU FOR
FREE. BUYER'S AGENTS GET PAID BY THE SELLER

2. FIND A **LENDER** YOUR REALTOR CAN HELP IF
NECESSARY

3. GET **PRE-APPROVED**

4. **SHOP** FOR A HOUSE

5. MAKE AN **OFFER** ON A HOUSE

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6. SECURE AN ACCEPTED OFFER WITH A **DEPOSIT**. SECURING THE HOUSE WITH YOUR DEPOSIT IS CRUCIAL. THE DEPOSIT WILL BE CASHED AND CREDITED BACK TO YOU AT CLOSING.

7. SCHEDULE **INSPECTIONS**. INSPECTIONS ARE NOT MANDATORY BUT EXTREMELY ADVISED

8. GET AN **INSPECTION RESPONSE** FROM SELLER. THE SELLER HAS 72 HOURS TO DECIDE WHAT THEY ARE GOING TO DO WITH ANY DEFICIENCIES. AFTER RECEIVING THE SELLER'S DECISION, THE BUYER HAS 72 HOURS TO ACCEPT THE SELLER'S DECISION AND MOVE FORWARD TO THE ACT OF SALE OR REJECT AND GET OUT OF THE CONTRACT. (WE CAN ALSO STILL NEGOTIATE AT THIS POINT)

9. BUYER ORDER'S THE **APPRAISAL** FOR THE HOUSE FROM THEIR LENDER.

10. IF THE HOUSE APPRAISES, THE NEXT STEP IS **CLOSING**. AFTER ALL YOUR FINANCES ARE APPROVED IN YOUR LENDER'S UNDERWRITING DEPARTMENT, THE LENDER AND THE TITLE COMPANY COMMUNICATE AND FIGURE OUT A GOOD DAY FOR THE CLOSING.

11. CLOSE ON YOUR HOME. GET THE **KEYS!**

12. **LIVE HAPPILY EVER AFTER! ;-)**