

# BUYER'S

simplified *Guide*



TEXAS *Life* REALTY

Buying a home can be your single largest investment. The process can be exciting and stressful, whether you've purchased many homes or this is your first. An experienced Realtor on your side can be the difference maker. Here's steps we've outlined for buyers.



## 6 SIMPLIFIED STEPS



1

Defining your **goals** is the first step in the home-buying process. What matters the most to you in your next home? Location? Schools? Acreage? Open floor plan? Prioritize your goals to help your search stay focused.

Taking a look at your **financial** situation is the next step. This helps determine your timeline. Talk to a lender and get pre-qualified for a loan. Your Realtor can recommend several lenders, and with a pre-approval letter you are ready to start viewing homes in your price range. The lending process is often intimidating for first-time home buyers. Remember, the lender is on your side and will do everything they can to find the right financing for you.

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**Find** your next home. Your search will often start online, and when you find the home(s) that meet your goals, it's time to schedule viewings with your Realtor!

You've found the right home for you and now it's time to make the **offer**. Your Realtor will walk you through the disclosures, contract and addendum for making an offer. Once the offer is ready, your Realtor will submit the offer to the seller's side, where the offer can be accepted, rejected or countered.

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Once an offer is accepted, the "**due-diligence**" timeline begins for scheduling home inspections, reviewing the title commitment and securing your financing. Having an organized, responsive Realtor on your side is critical in this step.

Your **closing day** will typically be 30-60 days from your original offer acceptance date. While the journey to the closing date may not always be smooth-sailing, your Realtor will help navigate you through to your destination - your new home!

6

**"No two homes are alike and no two buyers are alike. When you have questions, we want to be the go-to resource for you."**

- Jenna Olson, Owner/Broker

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