



## Home Purchase Process

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### Buyer Meet Agent

The 1<sup>st</sup> Step towards purchasing a new home is to meet with a South Key Realty Realtor. We are your local market experts, and we'll guide you in every step of your home purchase process. To get started, **CONTACT US** today!

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### Pre-Approval Letter

What's your appropriate home budget? Let our mortgage broker partners help find your budget. Making you comfortable with your purchase price and monthly payments is important to us! We want you to find a home you will love and not be stretched financially.

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### Home Shopping

What's your timeline? Time is of essence! South Key Realty agents can find move-in ready homes for your specific need. During the home shopping process your Buyer's Agent Specialist will suggest homes that fit your needs and meet you to tour selected homes.

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### Place Offer and Get Accepted

After finding your new home, we'll guide you through making the right offer. With the offer, prepare to place your Earnest Money or Escrow Deposit check within 3 business days. Save for inspections and appraisal fees, home insurance, survey, HOA application fee (if applicable) and closing costs.

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### Loan Process

During the Loan process, your loan officer will be working on your file day and night to make sure the lender will approve you with all the documents and information you have provided. Make sure you keep your credit score up. Stay calm and your new key is coming!

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### Closing day and Get New Home Keys

After getting Loan Approval and Clear-To-Close, you are ready to close! This means you now have full loan commitment and can shout HALLELUJAH! WE MADE IT! Now getting ready for closing day- The Mortgage broker and Title company will be closely working with you to ensure your file is complete and the amount you need to transfer to title company. The closing day is the Buyer's Day! Bring ID to closing. Connect utilities under your name. Do final walkthrough and get the keys to your new home!