

# How to buy a HOME

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## Determine if you are ready to buy a home

Check your credit, make sure taxes are filed and you have a records of all major purchases within the last 12-months.



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## Start browsing for homes

Make a short list of wants and needs. If you are in a relationship, try to get on the same page as your partner and align your goals.

### Important questions:

How many bedrooms/bathrooms do you need?

Is the neighborhood or school district important?

Are you looking for a home with a yard or would you prefer a low maintenance condo?

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## Househappy Property Alerts

Get the most up to date alerts that match your search criteria. Househappy updates every 15 minutes.



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## Find an expert agent with your best interest at heart

Consider using a **Househappy** Agent Referral Partner. We've done the legwork for you and have curated a group of local experts interested in earning your business and hearing more about your needs.

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## Don't lose focus

Sometimes offers aren't accepted or sales fail, but be patient and you will find something.

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## Make an offer

You may need to double-check your preapproval application is still good (most are for 60-90 days).

Have your lender give you a GFE (Good Faith Estimate) of closing costs.

Negotiate having the seller pay closing costs or consider rolling closing costs into your loan.

You may need to make yourself stand out to others by:

Writing a letter to the homeowner.

Offering more than the asking price.

Making other concessions to appeal to the seller, get creative!

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## Your offer is accepted!

Now is time to review the seller disclosure forms, ownership history, title, and schedule the home inspection. Finally, deposit the earnest money!



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## Home inspection time

Checkout Househappy's Marketplace for Home Inspectors or get a referral from your agent. Your agent should attend the inspection.

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**THE HOME IS YOURS!**

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