

A step-by-step guide to buying your first home

Buying your first home can seem like an overwhelming process. Your Realtor® will help you understand the process and help you at every step along the way.

Here is a step-by-step guide to buying your first home:

1. Get pre-approved for a home loan and arrange for financing. Allen Tate Mortgage can help.
2. Work with your Realtor to determine what you want—and what type of options fit your price range.
3. Start looking! Tools such as TateMobile and TateMap really come in handy!
4. Select the home you love and make an offer. Your Realtor will present the offer and take care of the negotiating.
5. Offer accepted!
6. Your Realtor will order a home inspection, termite inspection and survey.
7. Your Realtor will work with your lender to order an appraisal of the property.
8. Talk with your insurance agent about homeowners' insurance options. Allen Tate Insurance represents the nation's top carriers and offers competitive prices and coverage.
9. Ask your Realtor about a home warranty.
10. Your Realtor has a network to help you choose a real estate attorney to handle the closing. The attorney will complete a title search and provide title insurance. (Important note: You really need an attorney who specializes in real estate, and not the friend of a friend or a member of the family)
11. Schedule the closing. Find out exactly how much money you will need at closing prior to the date and obtain the checks you'll need.
12. Close on your home at the agreed upon date.

It's nice to have a familiar face at the closing table – your Realtor, who has been with you since the beginning, to see it through all the way to the exchange of keys – and beyond!

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