



# THE PROCESS BUYING A HOME



**CONTACT YOUR REAL ESTATE PROFESSIONAL**  
to determine your requirements, preferences and final qualifications.

**LOAN QUALIFICATION**  
Contact a Loan Officer; discuss financial resources & obtain pre-qualification letter.

**HOME SEARCH**  
Tour available properties with your Real Estate Professional and learn about different neighborhoods.

**FIND THE PERFECT HOUSE**  
Discuss strategy with your Real Estate Professional and decide on an offer; arrange for Earnest Money.

## PRESENT & NEGOTIATE OFFER

Your Real Estate Professional will present and negotiate your offer with the listing agent.

**INSPECTIONS & DISCLOSURES**  
must be approved by all parties

**SUBMIT LOAN APPLICATION**  
to the lender with all necessary documents.

**RECEIPT ESCROW CONTRACT**  
Submit earnest money and option fee with Valley Land Title Co. (Find your Closing Team at ValleyLandTitleCo.com)

**NEGOTIATE REPAIRS**  
if critical issues are discovered in disclosures, inspections, etc., as permitted by contract.

**REVIEW TITLE COMMITMENT**  
Issued in response to the order for title insurance.

**UNDERWRITING & APPRAISAL**  
Underwriter reviews files for loan acceptance. Appraiser establishes value of property.



## REMOVE CONTINGENCIES

**HOMEOWNER'S INSURANCE**  
Select an insurance company and coverage, then give insurance agent escrow information.

**SIGN DOCUMENTS**  
Sign loan documents, and remit closing costs at Valley Land Title Co.

**LOAN FUNDING**  
Lender sends funds to Valley Land Title Co.

**RECORD/TRANSFER**  
legal documents are recorded at the County Recording office.



## YOU ARE A NEW HOMEOWNER!



[www.ValleyLandTitleCo.com](http://www.ValleyLandTitleCo.com)

This material should not be used in place of legal, accounting or professional advice. This material is for informational and educational purposes. If you are in need of an experts advice a competent professional should be sought. Valley Land Title Co. makes no representations or warranties that such information is still accurate or current. Valley Land Title Co. is here to serve you and our community. If you have any further questions please contact one of our four branches.