



**Loan Shopping:
Get the
Best Rate!**



STEP 1: GET PREPARED

Talk to your Satsuma Realtor® to learn about the home-buying process. They'll help you understand the next steps.

STEP 2: PRE-QUALIFICATION

Talk to a mortgage lender about what you CAN afford. Get pre-qualified for a loan and amount that works for your budget.

STEP 3: HOUSE HUNT

Start touring homes! Work with your Satsuma Realtor® to find the perfect house for you.



**Location
Location
Location**



**Treat your
home
as an
investment**

STEP 4: MAKE AN OFFER

Submit an offer with the guidance of your Satsuma Realtor®. After negotiations, both parties will accept a formal agreement.



STEP 5: HOME INSPECTION

Avoid unforeseen costs after closing by having an inspector check that major systems such as HVAC, electrical and foundation are in good condition.



**Bigger
Isn't
Always
Better**



STEP 6: APPRAISAL AND INSURANCE

Mortgage lender will order an appraisal to make sure the home is worth what you're paying, and will assist in finding appropriate insurance.

STEP 7: CLOSING

The final step! Hurrah! With the title attorneys, both parties will sign all of the documents and transfer ownership of the property to the buyer.

