



The Homebuying Process

Buying a home is one of the most exciting—and complex—transactions of your life. With Trendstar Realty we're dedicated to explaining each step of the process in detail to every single one of our clients. While there are some individuals who will have a different process due to individual circumstances, the typical home buying process includes about 13 steps:

1. Obtain a fast loan pre-qualification so you'll know how much home you can afford. I have several lenders to assist you.
2. Contract signed with a realtor.
3. Find your home and I will negotiate the purchase price with the seller.
4. Contract & Earnest Money collected. Contract sent to lender.
5. Lender will complete the loan application.
6. Your loan application will be sent to Underwriting.
7. You'll receive an itemized Loan Estimate to review, sign and return.
8. Lender will order an appraisal, title, and tax certification for your new home.
9. The lender and I will keep you updated on your application's status, and inform you if additional documents are required.
10. During this time, I will assist you in getting home inspected and in some cases termite inspected.
11. You'll receive an itemized Closing Disclosure including the closing cost and other details to review while your Closing Documents are prepared.
12. Your loan's closing is scheduled. You'll then attend closing and receive the keys to your home.
13. Congratulations, you're a homeowner!

**The steps outlined above are provided for a general understanding of the home buying process.*



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