BUYER'S GUIDE:

13 Steps to Buying Your Dream Home

1. PARTNER WITH AN AGENT

- The right agent will help find what you're looking for
- They can answer all your questions and address any concerns

2. GET PRE-APPROVED BY A LENDER

- Meet with your lender and discuss options. (If needed, ask who we recommend)
- Figure out what your budget is
- A pre-approval letter is necessary when submitting an offer if you are obtaining a loan

3. FIND YOUR DREAM HOME

- Go to **yournorthernutahrealtor.kw.com** and choose some houses you'd like to see
- Your agent will schedule showings for you and help you choose the right home

4. NEGOTIATE & WRITE YOUR OFFER

- Your agent will write your offer and negotiate on your behalf
- Choose a Title Company

5. TURN IN EARNEST MONEY

- Once your offer is accepted you have 4 days to turn in your Earnest Money either with a cashiers check or by using Deposit Link
- It will be held in the Brokerage trust account as part of your down payment

Earnest Money Due:

CHARLIE BACKUS

435.770.7765 charliebackus@kw.com

kw UNITE KELLERWILLIAMS.

6. START THE LOAN PROCESS

- Meet with your lender again and deliver the documents requested as soon as possible to avoid any loan processing delays

7. REVIEW DISCLOSURES

- Review the property condition disclosures provided by the seller(s)
- Review Title Report from your Title Company

Seller Disclosure Deadline:

8. CONDUCT INSPECTIONS

- Schedule, pay for, and complete a home inspection (Optional)
- Review due diligence checklist (includes any other items that we recommend researching about the property)

Due Diligence Deadline:

9. GET APPRAISAL + LOAN APPROVAL

- Your lender will schedule an appraisal on your home to approve the loan and purchase price

Financing + Appraisal Deadline:

10. FINAL STEPS

- Change your address with your bank, USPS, employer, etc
- Set up/transfer your utilities
- Schedule your final walk-through
- Prepare for your move
- If applicable, your agent will order your Home Warranty

11. SETTLEMENT & CLOSING

- Your agent will schedule your closing with the Title company
- Bring 2 forms of picture ID with you
- Bring funds to close from your Closing Disclosure (may need to be wired)

Settlement Deadline:

12. RECORDING & POSSESSION

- Once the Title Company records the deed transfer, the home is yours!
- Get your keys!

13. MOVE IN!

- Congrats! Your dream home is now yours!

Congratulations!