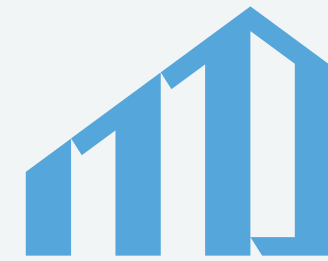


Home Buying Quick Guide

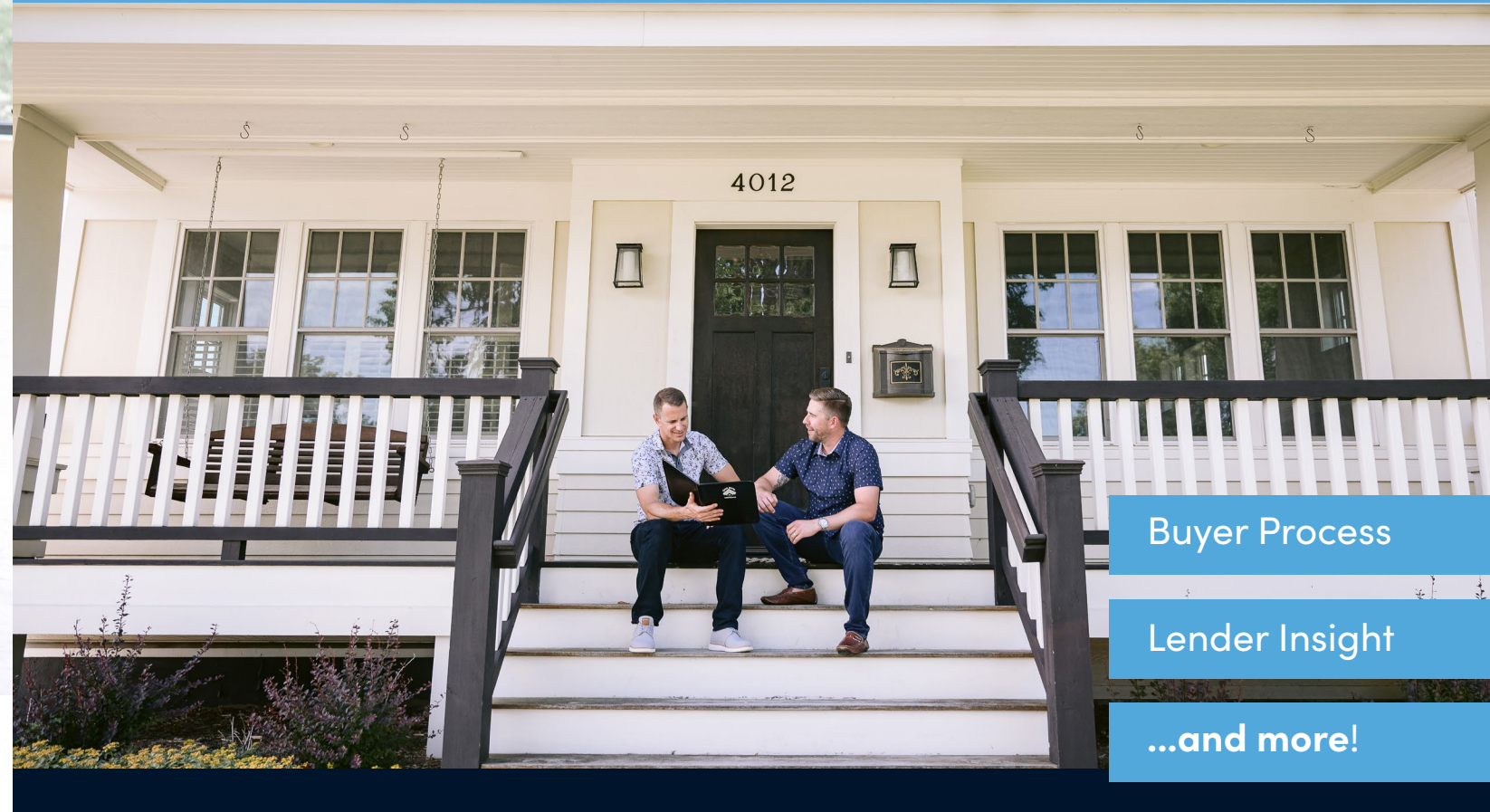


**MURRAY DILL
GROUP**

86% of buyers purchased their home through a Real Estate Agent

- NATION ASSOCIATION OF REALTORS®

Buying a home is one of the **biggest decisions** you will make and our team is going to be here **with you every step of the way!**



Buyer Process

Lender Insight

...and more!

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There are many steps, tasks, and requirements when buying a home and you may be anxious about making an expensive mistake. To demystify the process, here's a rundown of what you need to consider before you buy and what you can expect from the buying process:

01

CONSULTATION

Meet with your Real Estate Agent! Discuss what you are looking for.

02

PRE-QUALIFIED

If you need financing get pre-approved by a lender or bank.

03

HOME SEARCH

Your agent will narrow down options for your review.

04

MAKE AN OFFER

Negotiate the offer and get it accepted! Contingent on inspection.

05

HOME INSPECTION

Discuss Results, decide if any repairs are needed and if you want to move forward.

06

APPRAISAL

The bank or lender orders the appraisal, title search and final financing is set.

07

CLOSING

Sign papers and pop the bubbly! Congratulations, you are home owner.



Pre-Approval

This process helps narrow down and determine how much you can afford!

Lenders typically recommend a home that costs no more than three to five times your annual household income, with a 5-20% down payment, , some programs with as little as 0% down.



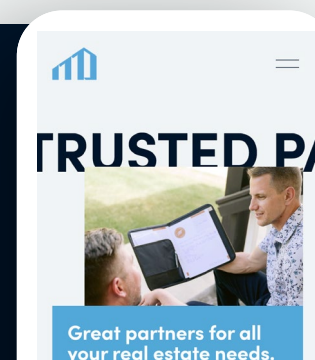
Earnest Money

Earnest money is a deposit made to a seller that represents a buyer's good faith to make a purchase of a new home. The money gives the buyer extra time to get an inspection, title work, a property appraisal, and financing before closing.

Our Trusted Lender Partner

Envision Capital
Matt Kremers
President/Partner

E: matt@envcap.com
P: 952-473-9988
C: 612-770-4235
F: 952-216-0072
envcap.com



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