

# THE HOME-BUYING PROCESS

## HOME BUYER

Consult with Kernahan & Associates » Pre-Qualify for a Home Loan » Find the Perfect Home » Offer to Purchase Home » Offer Accepted; Negotiate Terms » Purchase Agreement Accepted

## OPEN ESCROW

Deposit Earnest Money » Transfer Disclosure Statement » Title Search Preliminary Report » NHD Report

Complete Loan Application » Property Inspections » Property Appraisal » Purchase Homeowner's Insurance » Loan Approval » Remove All Contingencies

## CLOSE ESCROW

Deposit Balance of Down Payment To Escrow » Sign Closing & Loan Papers » Loan Funding » Record Documents » Escrow Closed!

**CONGRATULATIONS! YOU'RE A NEW HOME OWNER!**