

A nighttime photograph of a cityscape with a large crowd of people in the foreground. In the background, there are illuminated buildings and a stage with bright lights. The scene is framed by a white border.

# THE HOME BUYING *process*

Homes by Konjan  
Real Estate Group



# TO PURCHASE OR NOT TO PURCHASE

WHY DO YOU WANT A HOME?  
WHY NOW?

# 1. Get Pre-Approved

A strong pre-approval is necessary to secure a home loan. You will need this before you shop for properties.

LENDER RECOMMENDATIONS AVAILABLE

# 02 SHOP FOR A HOME

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We will set aside a time to visit all of the homes that fit your desired area, home preferences and budget.

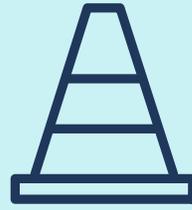
*The Fun Begins Here*



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SALES PRICE



OPTION TIME



EARNEST MONEY

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# MAKE AN OFFER

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TITLE POLICY



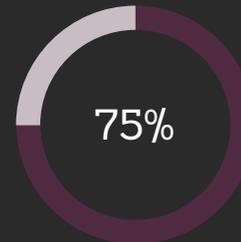
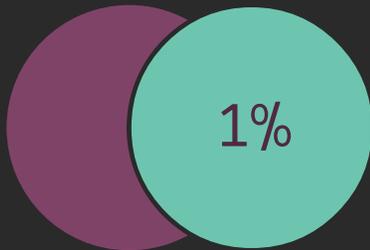
HOME  
WARRANTY



CLOSING DATE

# BE PREPARED

THERES MONEY INVOLVED



THE  
VALUE

1

## Earnest Money

"Good Faith Money"  
Typically 1% of sales price and goes to the title company

2

## Option Money

The "Option" to take it or leave it. Typically \$100+. This money goes to the sellers.

3

## Inspection

Cost can vary by square footage of home. Paid to the inspector

4

## Appraisal

Cost paid directly to the lender. Typically no more than \$500 but can vary

THESE ARE CREDITED TO YOU AT CLOSING

# 4. Open Title

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All money and contracts will be delivered to the title company. The title company will issue a clear title and title policy.

RECOMMENDATIONS AVAILABLE

# GET A HOME INSPECTION



# 6. Lender Work

You will work closely with the lender. Provide any documentation and signatures in a timely manner to ensure a smooth closing.

TIME IS OF THE ESSENCE



STEP 7



## Appraisal Ordered

An appraiser  
will determine  
the true value  
of the home

# 8

## FINAL PLANNING

### GETTING READY TO CLOSE

#### Home Insurance

- Get home insurance quotes
- Have insurance to start the day of closing
- Provide information to your lender



#### Home Warranty

- Choose which home warranty company will best fit your needs
- Provide this information to the title company



#### Utilities

- Get quotes for electricity, water, cable, security, etc.
- Recommendations available if needed.





# Walk Through

Final opportunity to see the home before closing

Ensure everything is ready for move-in

# 8. Closing

At closing, you will sign all of the documents necessary to make the home yours. You will pay your down payment and closing costs at this time.

CONGRATULATIONS



CALL/TEXT MIHATTA +1 (702) 622-1496

<https://homesbykonjan.com>

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