

# The Home Buying Process

- 1 Talk to a Real Estate Professional:** Discuss the type of home you're looking for, including price, style, and location.
- 2 Get Pre-Approved:** Knowing how much you can afford will save time and keep your home search realistic.
- 3 Let the Search Begin:** Your agent locates and schedules showings of homes that fit your needs.
- 4 Submit an Offer:** You found the home! Now, your agent will submit your offer to the Seller, including price and terms.
- 5 Negotiation & Contract:** After some back and forth with the Seller, your agent will prepare the purchase agreement for all to sign and discuss owner's title insurance to protect your financial investment.
- 6 Order Title:** Once details are ironed out and a purchase agreement is signed, your Escrow team will order the title insurance policy with Upward Title & Closing.
- 7 Final Details:** The appraisal is ordered, the home is inspected, and the loan terms are finalized with the lender.
- 8 Explore Homeowner's Insurance:** Homeowner's Insurance protects your property against loss or damage.
- 9 Closing:** Documents are signed and received by all parties, the loan is funded and funds are disbursed, Upward Title & Closing records the Deed at the County.

