

# Start to Finish: Buying

Presented by Candace Thomas



Welcome to the homebuying experience!

*the pretty investor*

# CAPTAIN & Co.™

REAL ESTATE LLC



the  
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# Overview

- **Pre-Approval: Loan Process**
- **Buyer Consultation**
- **Search Criteria**
- **How much do I need up front?**
- **Home Buying Process**
- **What can I do today to get ready?**
- **Questions**

How do I get there?



# Pre-Qualified Process

## Pre-qualified vs. Pre-approved

### To discuss with a Lender

- Credit Score
- How much do I need?
- What programs are there to offer?



# Pre-Approval Process

## **Speak with a Lender**

- Are they a good fit?
- Knowledgeable?
- Responsive?
- Detail-oriented?



# Buyer Consultation

- Interview
- Search Criteria
- Go over the Buying Process
- Good Fit



# How much do I need upfront?

## **Ready when searching:**

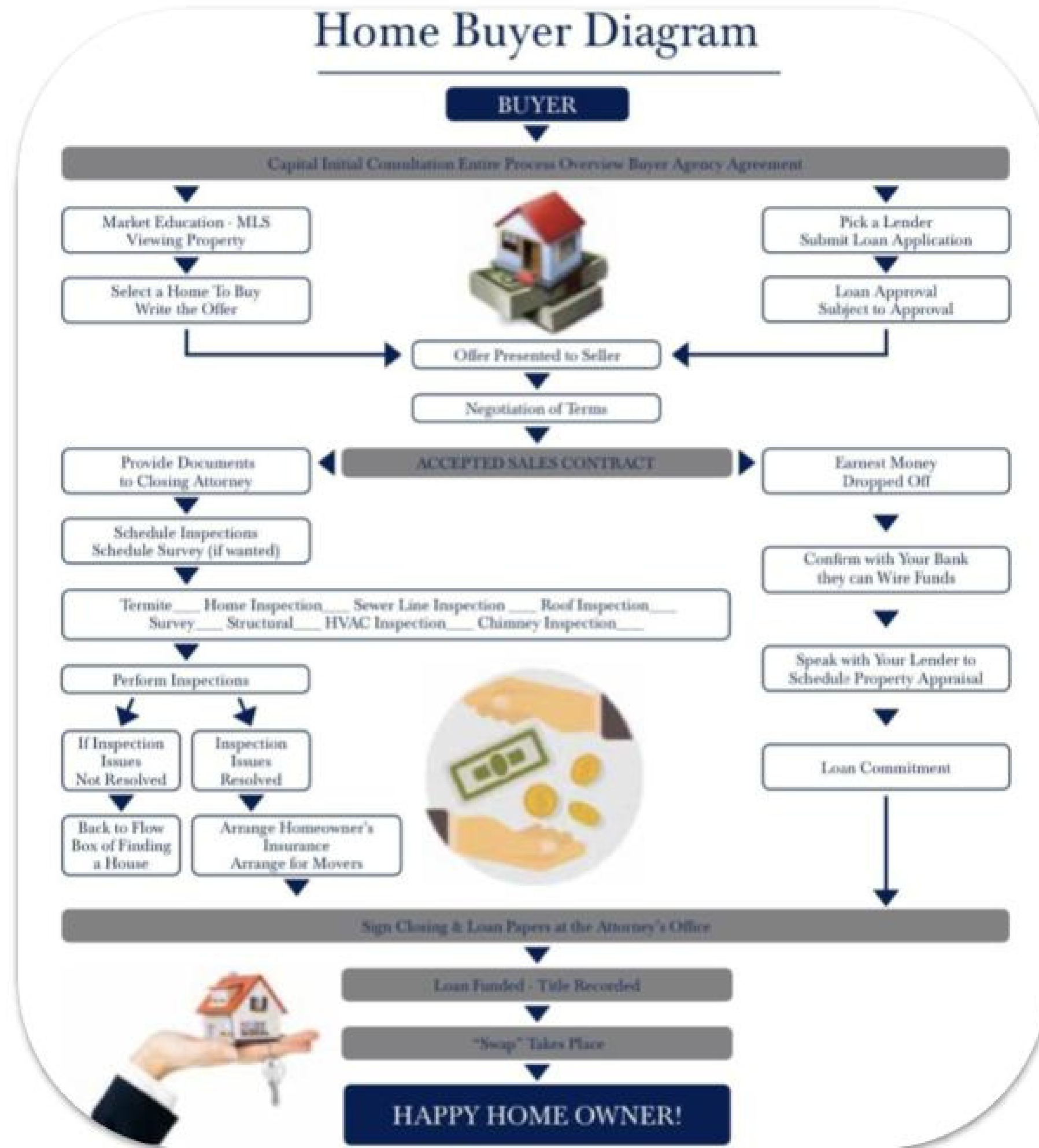
- Earnest Money
- Inspection Fees
- Appraisal Fees

## **Due at closing:**

- Down payment
- Closing costs (if not paid by the Seller)
- Prepays
- Emergency Funds/move-in funds



# Home Buyer Diagram



# What can I do today?

- Speak with a Lender
- Finances are healthy
- Drives through neighborhoods
- Browse online
- Visit Open Houses
- Save \$\$!





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