

WHAT TO DO BEFORE, DURING AND AFTER **BUYING YOUR HOME**



BEFORE:

1. Determine a down payment amount based on your available funds
2. Define a monthly payment amount that fits into your budget
3. Start gathering important income and asset documents
4. Get a pre-approval letter from an Independent Mortgage Professional
5. Consult with a Real Estate Agent
6. Shop for your home
7. Make an offer. Consider asking for seller's contributions to assist in paying for your closing fees and any remaining taxes for the year



DURING:

1. Consider a home inspection
2. A home appraisal will be completed to determine the value of the property
3. Do a final walk-through
4. Sign final closing documents



AFTER:

1. Transfer Utilities
2. Change your address with the United States Postal Service
3. Celebrate

CALL TODAY TO DISCUSS YOUR FINANCING OPTIONS

623-349-1900

Apply at your convenience at www.ExcelMortgageLending.com
