

12 STEPS TO BUYING A HOME

As you begin to collect information about the homebuying process, use this chart as a guide to understand where you are and what's coming next in your journey.



- 
START HERE • Let us know you are interested! **01**
- 
GATHER DATA • We will gather financial information and set an appointment to review your financial needs. **02**
- 
PRE-APPROVAL • Meet with our team to answer questions, get direction, and obtain a loan pre-approval. **03**
- 
SHOP FOR A HOME • If you don't have a realtor, we would love to refer you to one we know, like, and trust. **04**
- 
FASTTRACK CREDIT APPROVAL • We will submit your file to underwriting to get your credit approved. This will make your offer stand out! **05**
- 
NEGOTIATION • You make an offer and the seller accepts. Congratulations, you are now under contract! **06**
- 
APPLICATION • Within 48 hours, we will meet with you to complete your financing application, lock in your payment, sign disclosures and collect updated documentation if needed. **07**
- 
VERIFICATION • We will review all research on you and the property. We will email you a copy of your appraisal once received. **08**
- 
CONDITIONS • The underwriter approves your loan! We collect any final documents needed and schedule your loan closing. **09**
- 
CLOSING • Your legal documents are sent, and money is wired to the title company. Your loan officer will call to prepare you for closing and review your final closing disclosures. **10**
- 
FUNDING • You sign the legal documents and the home is yours! Enjoy your home and tell everyone about our team. **11**
- 
REVIEW • Let us know how we did. Please leave use a review on Social Survey, Zillow, Google and/or Facebook. **12**



Molly Meeker
 Regional Manager
 NMLS #256212
 7783 North Ingram Avenue
 Fresno, CA 93711
 Direct: 559-213-8612
 teammeeker@bayeq.com
 MollyMeeker.net



Equal Housing Lender. This is not a commitment to lend or extend credit. Restrictions may apply. Rates may not be available at time of application. Information and/or data are subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states. Bay Equity LLC, 770 Tamalpais Drive Suite 207, Corte Madera, CA 94925; NMLS ID#76988. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act- #4150077. click here: www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/76988