

13

Easy Steps to BUYING A HOME



1

Submit Application for pre-approval



2

Provide required documents to Mortgage Loan Officer



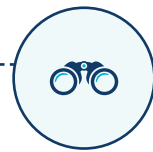
3

Acknowledge loan estimate (LE)



4

Find a Realtor



5

Find dream home & an accepted purchase agreement (Earnest money deposit)



10

Review Closing Disclosures



9

Finalize home owners insurance



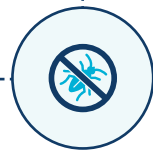
8

Provide additional documents/ information required for underwriting (updated bank statements, pay stubs, etc.)



7

SAVE & avoid taking on new debt



6

Arrange needed inspections with help of realtor (pest, building, etc.)



11

Final walk through with Realtor



12

Sign loan documents at "closing"



13

KEY TIME!!

Smith Broady & Associates
NMLS #143637

NEW HOMES & REFINANCING
Indiana, Kentucky, & Florida



1114 E. 10th Street | Jeffersonville, IN 47130

www.smithbroady.com | info@smithbroady.com | Office: 812-941-0926 | Fax: 812-941-0952