Home-Buying Journey

Horizon Federal Credit Union



1

GET PRE-APPROVED. This will prove you're a serious buyer and give you a leg up on bidding wars.



2

CHOOSE A REAL ESTATE AGENT. Ask for referrals before signing a contract.



3

START YOUR SEARCH. You can start online at sites like Zillow or Redfin.



4

MAKE AN OFFER ON A HOME. Offer lower than the asking price, but keep your offer realistic by looking at recent sales of comparable homes in the area.



5

ATTORNEY REVIEW. The lawyer will examine the contract carefully so there are no surprises.



6

HOME LOAN GOES INTO ESCROW. The loan is now under contract.



7

HOME IS INSPECTED AND APPRAISED. This ensures the lender that the home is in good condition

8

CLOSE THE SALE. Pack up and move in — the house is yours!

