



Kimberly Wortman, REALTOR  
(406) 300-2956  
kim@kimwortman.com

## THE HOME BUYING PROCESS

There are a lot of details to be handled when purchasing a home. This overview is designed to summarize the various steps along the path of qualifying, finding, and buying a home. It is my job to streamline the steps for you, ensuring everything is completed according to plan.

1. Consultation to analyze your specific needs and wishes  
your lifestyle, your home wish list, the neighborhood of your dreams  
a buyers agent will represent only you and have fiduciary responsibility
2. Financial pre-qualification or pre-approval  
mortgage broker, bank, or credit union
3. Select and view properties
4. Write an offer to purchase  
use comparable market analysis to determine value
5. Negotiate the purchase offer  
expect the seller to issue a counter offer  
make earnest money deposit with completed contract
6. Escrow, Title, and Appraisal  
lender and agent will open escrow and title and order appraisal
7. Sellers Disclosures and Contingencies  
conduct home inspection  
negotiate any requests for repair arising from inspection or seller disclosures  
remove other contingencies listed in contract
8. Loan Approval  
lender may ask for additional information  
lender will complete underwriting process
9. Closing  
sign all documents for loan, title, and escrow  
bring any funds needed  
property deed, sellers reconveyance, and deed of trust will record in public record
10. Moving Day!