



THE HOME BUYING PROCESS

01

MEET WITH YOUR REAL ESTATE PROFESSIONAL

You will first meet with a real estate agent and discuss the type of home you're looking for, which will include the style, price, and location.

02

GET PRE-APPROVED

To be approved you will need to know what you can afford when purchasing a home. In this step you work with a loan professional, where you will submit an application and documents for review.

03

SEARCH FOR YOUR HOME

Find the perfect home that fits all of your needs. Your agent has access to a wide range of tools that will make the search process much easier.

04

MAKE AN OFFER

Now that you found a home you love, you will work with your agent to put together an offer package.

05

NEGOTIATION AND CONTRACT

As soon as the seller receives an offer, the negotiation process will start. It will take a few rounds to get an offer accepted. As a buyer, make sure to not overpay on a home.

06

FINAL DETAILS

This is where you will perform due diligence, order the appraisal, conduct a home inspection, and review terms with the lender.

For more information contact your
Ticor Title Representative!

07

CLOSING AND TITLE PROCESS

TITLE SEARCH AND EXAMINATION

- Ticor Title will conduct a title search on public records, and examine the documents found during the search that affect the property.
- The debts owed to the property are determined, and the legal owner of the home is also verified during this process.
- A preliminary report is prepared and reviewed and is sent out to parties involved.

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DOCUMENT PREPARATION

- The closing agent reviews instructions and requirements from the lender and other parties involved in the transaction.
- The closing agent will also assemble charges, review legal and loan documents, and prepare closing statements.
- The agent schedules the closing of the transaction.

09

SETTLEMENT

- The escrow or settlement agent oversees the closing of the transaction.
- The seller signs the deed and closing affidavit.
- Buyer signs the new note and mortgage.
- The old loan is paid off.
- Finally payment is made to the seller, real estate agents, and any other party involved in the transaction.

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CONGRATULATIONS

You are now a home owner!

