



# TAKING THE FIRST STEPS

The following list will give you an idea of the process you will be taking when making your purchase.

## **Preparing to Buy:**

- Contact Key Mortgage Services to get mortgage pre-approval. We can help identify the perfect fit!
- Identify us as your Home Buying Team.
- Research neighborhoods and communities to narrow your search.
- Find the house of your dreams.
- Make an offer and negotiate with our help.
- Contact your Key Mortgage Services Loan Officer to let them know the contract has been written and accepted – sign mortgage application documents and provide updated financial documents if needed.
- Conduct the home inspections and other inspections per the contract timetable with our assistance.
- Finalize and negotiate inspection issues usually

with your lawyer.

- Contact insurance agent to obtain homeowners insurance policy

## **Moving preparation:**

- 1-2 weeks prior to closing, pay homeowners' insurance premium and obtain paid receipt (condo owners arrange insurance for contents only).
- 3-4 days prior to closing, gather documents needed at closing as advised by your Key Mortgage Services Loan Officer.
- Final walk-through inspection prior to closing with us.
- Attend closing – congratulations, you are a new homeowner!

Let us walk you through these steps in detail. [Contact us](#) today to get started.