



## START HERE

### PRE-APPROVAL

Preliminary documents  
Include: W-2's, pay stubs,  
bank statements & tax  
returns



### FIND A HOME

Address your wants and  
needs, then let your  
realtor help you find the  
perfect home.



### MAKE AN OFFER

Offer accepted, sign all  
required documents and  
order the home inspection.



### APPLICATION PROCESS

Submit updated documents  
from pre-approval...  
**KNOW YOUR NUMBERS!**

### CONTRACT CLAUSES

Review your contract &  
pay close attention to  
dates and timelines.



### POST CLOSING

Enjoy the tax advantages of  
owning a home!

LET'S CELEBRATE

## FINISH!

WELCOME HOME!  
YOU ARE NOW A  
HOMEOWNER!



# THE HOME BUYING PROCESS

Contact me today!

[AllisonWatsonLoans.com](http://AllisonWatsonLoans.com)



**Allison Watson**

Loan Consultant  
NMLS #1722992  
Licensed in GA and SC

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### INSPECTION & APPRAISALS

Inspection is completed  
and your lender orders  
the appraisal.

### PROCESSING

Processor completes all  
updated information  
verifications for credit  
employment and assets.

### APPRAISAL REPORT

Received and reviewed;  
processor updates you for  
outstanding items.

### CLOSING

You are at the finish line!  
Once your Realtor® the  
clear to close from your  
lender. You will sign your  
closing documents with the  
closing attorney.



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### FINAL WALK- THROUGH

Scheduled prior to closing  
this is your chance to  
approve the condition of  
the house prior to signing  
closing documents.

### CLEAR TO CLOSE

You and your Realtor® are  
notified that your file is  
clear to close and a  
closing date is scheduled  
by the closing attorney.

### HOMEOWNERS INSURANCE POLICY

Copy of appraisal and  
mortgage clause provided  
so you can secure your  
Homeowners Insurance  
Policy.

### TITLE REPORT

The closing attorney  
reviews & shares the Title  
Report with your Lender  
for final review and  
approval.



### COMMITMENT

Submit ALL outstanding  
condition items for the  
commitment letter prior to  
final clearance.

### UNDERWRITING

Processor submits file to  
underwriting department  
for review and commitment  
letter. Approved letter  
issued and sent to you for  
review.

# THE HOME BUYING PROCESS

## HELPFUL STRATEGIES

- **SAVE AND SUBMIT ALL FUTURE PAYSTUBS**
- **SAVE AND SUBMIT ALL FUTURE BANK STATEMENTS**
- **KEEP COPIES OF ALL DOCUMENTS SUBMITTED FOR PROCESSING**
- **CONTINUE TO PAY ALL OF YOUR DEBTS & LOANS ON TIME**

## COMMON MISTAKES

- **MAKING ANY CASH DEPOSITS**
- **MAKING ANY LARGE PURCHASES ON YOUR CREDIT CARDS**
- **CO-SIGNING A LOAN FOR ANYONE**
- **CHANGING BANK ACCOUNTS**
- **APPLYING FOR NEW CREDIT CARDS**

REMEMBER FROM CONTRACT TO CLOSE WE ARE HERE FOR YOU EVERY STEP OF THE WAY, LEAVING NOTHING TO CHANCE!

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