

Home Buyer's Guide

1. IT'S TIME TO BUY A HOUSE.

Need a realtor? Ask for recommendations from people you trust.



3. TIME TO GO HOUSE SHOPPING.

Create a wish list. Evaluate neighborhoods for the best fit.



5. ACCEPTED OFFER.

Exciting news! Official work begins now.



7. CONDITIONAL APPROVAL.

Waiting for results of the appraisal and home inspection.



9. FINAL APPROVAL.

Any concerns have been resolved and the Closing Disclosure is prepared for your review.



2. FIND OUT HOW MUCH YOU CAN AFFORD.

Apply for a pre-approval with NEBAT. Submit our easy online application at nebat.com or contact your local office.



4. MAKE AN OFFER.

What are you willing to pay? Consider the market value and condition of the property.



6. LOAN APPLICATION.

Time to switch your pre-approval to an application. Get the Offer to Purchase to your lender.



8. POTENTIAL NEGOTIATIONS.

Based on results of the appraisal, home inspection and any other testing.



10. CLOSING.

Congratulations! All loan documents are signed, and you are handed the keys to your new home.

