

Home Buyer's Guide

1. It's time to buy a house

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



2. Find out how much you can afford

Apply for a pre-approval with National Exchange Bank & Trust.



Submit our easy online application at nebat.com or contact your local office.

3. Time to go house shopping

Create a wish list.

Evaluate neighborhoods for the best fit.



4. Make an offer

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



5. Accepted offer

Exciting news!

Official work begins now.



6. Loan application

Time to switch your pre-approval to an application.

Get the Offer to Purchase to your lender.



7. Conditional approval

Waiting for results of the appraisal and home inspection.



8. Potential negotiations

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



9. Final Approval

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



10. Closing

Congratulations!

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



 **National Exchange**
Bank & Trust

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