Your Homebuying Roadmap

A calm, clear look at the path from first conversation to closing day.

Presented by

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A BETTER WAY FORWARD

Home financing doesn't have to feel complicated.

Most people come into this process expecting stress. What they find, when they have the right guide, is that it's actually quite manageable.

The path from first conversation to closing day follows a clear, logical sequence. When you understand what's coming — and why — the process stops feeling overwhelming and starts feeling like progress.

That's what this roadmap is for. Not to give you a manual, but to give you a clear picture of what we'll do together, one step at a time.

THE FULL PICTURE

The Process at a Glance

Five stages. A clear path. Every step serves a purpose — and I'll be with you through all of them.

1

1. Understand

We learn your goals, your finances, and what matters most to you.

2

2. Prepare

We gather documents, build your strategy, and get you preapproved.

3

3. Shop

You look for homes with full confidence in your budget and financing.

4

4. Secure

Once you're under contract, we move through the lender process together.

5

5. Close

Final approval, signing, funding — and you receive your keys.

STEP 1

Understand

Before we talk numbers, we talk about you.

This first stage is a conversation — relaxed, honest, and unhurried. We explore what you're hoping to accomplish, what your finances look like today, and what kind of monthly payment would actually feel comfortable.

Your Goals

Timeframe, neighborhood, lifestyle priorities

Your Credit

Where it stands and what it means for your options

Your Income

How lenders will view your earnings and employment

Your Assets

Down payment, reserves, and what you have available

Nothing here is pass or fail. It's simply information — and the more I understand, the better I can guide you.

STEP 2

Prepare

This is where we build the foundation for everything that follows.

You'll complete a loan application — a straightforward process I'll walk you through — and gather a set of standard documents: income verification, bank statements, and identification for example.

From there, we design a financing strategy together. That means not just asking "how much can you borrow," but asking a more important question:

> *"What structure makes the most sense for your life?"*

Rate, term, loan type, down payment — these are levers we can adjust to match your situation. Once the strategy is in place, we submit for preapproval. A preapproval letter gives sellers confidence and gives you clarity before you ever walk into a home.

As we approach closing, the lender and title company reconcile the Closing Disclosure — aligning fees, credits, and prepaid items — to finalize your closing costs and confirm the exact funds you'll need for closing day

STEP 3

Shop

With your preapproval in hand, you're ready to shop with clarity.

You'll know exactly what your budget is, what your monthly payment would look like, and how your financing is structured. That knowledge removes a lot of the anxiety that typically comes with touring homes.

Your real estate agent will guide the search. My role in this stage is to stay available — to answer financing questions, to run numbers on any specific property, and to be ready to move quickly when you find the right home.

There's no pressure, no clock. We move at your pace.

STEP 4

Secure

Once your offer is accepted, we enter the under-contract phase. This is where I'm most active behind the scenes — so you don't have to be.

Disclosures

You'll receive documents explaining the loan terms. I'll walk you through anything that needs explanation.

Appraisal

An independent appraiser confirms the home's value on behalf of the lender.

Title

A title company verifies ownership history and ensures the property transfers to you cleanly.

Insurance

You'll set up homeowner's insurance before closing — a simple step your agent or I can guide you through.

Underwriting

A lender's underwriter reviews your full file and verifies everything meets program requirements.

Conditions

The underwriter may ask for a few additional documents. This is normal — I'll handle the communication and tell you exactly what's needed.

Each of these steps has a purpose. None of them should feel alarming. I'll keep you informed at every turn.

STEP 5

Closing

The finish line — and it's a good one.

01

Final Approval

The lender issues a clear-to-close — confirmation that everything has been reviewed and approved.

02

Closing Disclosure

You'll receive a detailed summary of your final loan terms and closing costs, to compare with inital loan estimate.

03

Signing

You'll meet with a notary or closing agent to sign your loan documents. The process typically takes less than an hour.

04

Funding & Keys

The lender funds the loan, the title company records the deed, and you receive your keys.

THE TEAM

Who Handles What

Your only job? Show up, stay open, and trust the process. The rest is what your team is here for.

You

- Share your goals and priorities honestly
- Gather and provide documents when requested
- Avoid new debt or large financial changes during the process
- Respond to requests promptly to keep things on track
- Ask questions whenever something is unclear
- Attend the closing and sign your documents

Loan Officer

- Analyze your financial picture and identify the right loan options
- Design a financing strategy tailored to your life — not just the maximum you qualify for
- Prepare and submit your application and file
- Communicate with the lender, title company, and your agent throughout
- Keep you informed at every stage — no surprises
- Guide you from first conversation to closing day

Real Estate Agent

- Define search criteria and provide neighborhood insights
- Schedule and conduct showings
- Analyze comps and advise on pricing strategy
- Draft offers, contingencies, and timelines
- Negotiate terms and repairs with the seller's agent
- Coordinate inspections, appraisal access, and closing logistics

Ready to Get Started?

Let's talk. The first conversation is free, easy, and completely on your terms. Click the card below to schedule your time.