

Decide to Purchase a Home

Contact and meet with a local REALTOR® to help you with your home purchase

Contact a Lender and complete the Pre-qualification Process (*This will let you know how much you will be able to afford towards the purchase of a home*)

Start Searching for your new home.

Once you find a home you love then you will make an offer to the Seller

Negotiate the Contract with the Seller

Once negotiations have been finalized by both Buyer and Seller then you will accept the contract & terms. An earnest money check will be sent to Allegiance Title. Allegiance Title will then begin preparing the papers for closing.

A Home Inspection should be ordered from a licensed inspector during the option period.
Loan application will be made and necessary documents provided to the Lender.
Title commitment and survey should be reviewed and approved.

The next steps will be to obtain your homeowner's Insurance, schedule the closing date and set the moving date.

Get final loan approval (*including appraisal, insurance, and lender required repairs*).

Closing Day!**
Make sure you arrange for a wire transfer or have a Cashier's Check made out to Allegiance Title for the closing costs. Bring to closing a valid form of picture ID.

Move in to your new home and refer all of your Friends and Family to

Central
TITLE

THANK YOU for your Business!

*** Upon closing and funding of the loan the Buyer, in most cases, will receive possession of the keys to the new home. In most cases, this will be the same day as the closing, but discuss with your agent about stipulations and exceptions.*

To find a Central Title branch location near you visit www.centraltitle.com