FREE GUIDE · NATHY ON THE MOVE

Your Road to the Keys

Buying a home has six stops. Here's the whole road in plain words.

Your move, I got you.

1 Organize your money

Write down what comes in and what goes out each month. Decide how much savings you want to keep for surprises.

Your to-do: ☐ List your monthly bills ☐ Pick your emergency cushion



2 Talk to a lender

A lender tells you how much you can borrow and which loan fits you. A preapproval letter shows sellers you're ready.

Your to-do: ☐ Gather pay stubs, tax returns, bank statements ☐ Get your preapproval letter



3 Find the right home

Make two lists: what you need and what you'd like. Think about your daily drive, school, and a monthly payment you're comfortable with.

Your to-do: ☐ Write your must-haves ☐ Tour homes with me



4 Make your offer

An offer is more than a price. It includes dates, a deposit, and protections like your right to inspect the house.

Your to-do: ☐ Decide your top price ☐ Read the offer with me before you sign



5 Check the house

The inspector checks the home's condition. The appraiser tells the lender what it's worth. If something comes up, we talk about your options.

Your to-do: ☐ Schedule the inspection ☐ Ask about anything you don't understand



6 Close and get the keys

Review your final numbers before closing day. Then sign, and get your keys!

Your to-do: ☐ Compare your final numbers ☐ Confirm payment instructions by phone



⚠ **Before you send any money** Scammers send fake closing emails. Always call the closing company at a number you already know before you wire a single dollar.



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