

9 Step Roadmap to Buying a Home

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Step 1 - Select a REALTOR®

Find an agent you mesh with to help navigate paperwork, market research, and negotiate on your behalf. A reputable office with lots of agents is a good place to start!



Step 2 - Select a Lender

Obtain a Pre-Approval letter for a home-loan from a bank you trust. You can ask your REALTOR for a suggestion. This will help you define your budget.

Step 3 - List the Must Haves

Go over your Wants, Must Haves, and Can't Haves. Your agent uses these to help find homes that fit your needs, and offers insight on things you didn't think of initially.

Step 4 - Tour Houses

The fun part. Your agent will contact sellers and seller agents to schedule times to view homes, usually attending alongside you to offer support and expertise.

Step 5 - Make an Offer

You found the one! Congrats! Now you and your agent will work together to negotiate a strong offer, contingencies, and make sure nothing is left on the table.



Step 6 - Finalize the Financials

Finish applying for your loan, and the bank will schedule an appraisal. Almost there. Make sure you don't switch jobs or make a big purchase, like a car, before closing day.



Step 7 - Home Inspection

Usually a part of contingencies, a home inspector professionally inspects a house, from rafters to foundation, making sure there are no surprises like leaks, mold, etc.

Step 8 - Closing Day

MORE paperwork. Once you have your loan in order (or cash), you will make an appointment to close with the title company. Sign final papers, and pay the closing costs.

Step 9 - Move in!

Congratulations homeowner! We knew you could do it. You should get the keys after closing and be free to move in! Store all documents somewhere safe.



BONUS! - Home Warranty

If you just need that added bit of peace of mind, ask an agent about a Home Warranty to cover you from any surprises during the first year, like an appliance breaking.

Read more at:

BHHSFloberg.com/Buying-Steps