

# EIGHT STEPS OF PURCHASING A HOME

From pre-qualification to signing documents at the end, these are the eight basic steps to buying a home:

1. Figure out how much you can afford by completing a pre-qualification from Fulton Mortgage Company
2. Know your rights:
  - Research the Fair Housing and Real Estate Settlement Procedures Act (RESPA)
3. Learn about the home buying programs offered through Fulton Mortgage Company
4. Shop for a home either on your own or by using a real estate agent
5. Make an offer:
  - Discuss the process with your real estate agent
6. Get a home inspection:
  - Make your offer contingent on your home inspection
  - An inspection will list the various conditions of the home (roof, heating system, e.g.) and can help alert you if the home needs major repairs
7. Shop for homeowners insurance, and be sure to shop around
8. Sign your documents – be sure to read everything before you sign!

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