

Roadmap to Becoming a HOMEOWNER

01 Consult with a Real Estate Agent

Be specific about your home wish list, including the type of property that meets your needs and the neighborhood you desire.

Homebuyer Benefit:

Generally, your real estate agent's commission is paid by the Seller. This allows you to obtain the resources of an agent at no expense.

03 The House Hunt

Let the house hunt begin! Your agent will send you listings and schedule home tours until you have found your dream home.

Exclusive Search:

Your real estate agent is equipped to narrow your hunt to listings that meet your desired criteria, including properties that are off-market. This is an advantage that saves you time and emotional energy.

05 Negotiate Terms and Sign a Contract

The Seller may make a counteroffer. Consider having a Fund attorney work with your agent through the contract negotiation, proposing terms that meet your needs. Once all parties agree, a contract is fully executed.

Contract Terms:

It is important to have a full understanding of the terms of the contract, specifically your rights and responsibilities. If you have any questions or concerns regarding the contents of the contract, consult with your real estate agent or a real estate attorney before you sign it.

07 Prepare for Closing

Pre-closing activities include appraising and inspecting the property, securing financing with a mortgage lender, and a title search to ensure clear title before the property is transferred. Questions about title or mortgage documents? Ask us.

Signing Appointment:

An appointment will be scheduled for you to sign documents and bring in certified funds to close. Several documents will need to be notarized, which will require you to present a valid form of identification.

08 Closing

The mortgage loan is funded, documents are recorded with the county recorder's office, and title insurance is issued. The property is officially transferred to you.

06 Pay Earnest Money Deposit

Your agent will deliver the signed contract to the title agent. You will receive information from either your agent or the title agent on how to make your earnest money deposit.

04 Submit an Offer

Your agent will submit a written offer based on discussions about your budget, the condition of the home and the local market.

02 Mortgage Loan Pre-Approval

Obtaining pre-approval prior to house hunting will set your search up for success. Lenders look at income, assets and credit score. You will need to submit your paystubs, bank statements, W2s and tax records.

Congratulations! You are a Homeowner!

Contact us for help with your title and escrow needs.

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