# Let me help you play the house-buying game



### PRE-APPROVAL

Get with the mortgage lender. This means submitting your preliminary documents like W2's, pay stubs, bank statements and tax returns so you can see what you are approved for!



TIME TO SHOP! List what you are looking for in a home, then let your Tucker agent find the perfect home for you and your family!



Offer time! Once you find the perfect home, we submit an offer with the terms and items you want. This is when we start our negotiations with the seller's agent.





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This is when you get all your inspections done. We will go over everything and, if needed, renegotiate.



### APPRAISAL ORDER

Ordered after inspections are complete. This is when the appraiser goes out to get the proper value of the home.



# **CLOSING**

YOU DID IT! Time to sign all documents and make it final. Also, when you get awesome closing gifts and super cool closing pic.



# **CLEAR TO CLOSE**

It's the final countdown! Your file is clear to close and documents are being sent to the title company so we can schedule the closing day.

Underwriting is checking the title on the home, checking the appraisal and your personal information.

## APPRAISAL REPORT

Your appraisal is back! Now we will review the value the appraiser came up with. We will also check if the appraiser called out any repairs needed for the home. We call those lender required repairs.



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