

KEY PLAYERS IN THE HOME BUYING PROCESS



the **LOAN OFFICER**

Preapproves you to determine how much you can borrow to buy a home

Explains all **loan options** before you make any big decisions

Collects any necessary documentation to help **fund your loan**



the **REAL ESTATE AGENT**

Listens to your needs and helps you **find exactly what you're looking for in a home**

Researches market trends to help you **make the right offer**

Keeps you informed on filling out paper work and meeting deadlines



the **INSURANCE AGENT**

Assesses your needs to help you **find the best homeowner's insurance** for your situation

Provides **proof of insurance** to your lender



the **TITLE & ESCROW OFFICERS**

The Title Officer ensures that there are **no discrepancies related to the title of deed of the home**

The Escrow Officer checks and **finalizes documentation before funds for the sale** are transferred



the **HOME INSPECTOR**

Inspects the home for damages or issues

Helps evaluate what needs to be **fixed or replaced**

Provides reports that help determine whether you should **move forward or re-evaluate the terms of the sale**



the **APPRAISER**

Compares different criteria to **determine the home's value**

Estimates the market value of the home

Measures your chosen home up against surrounding homes