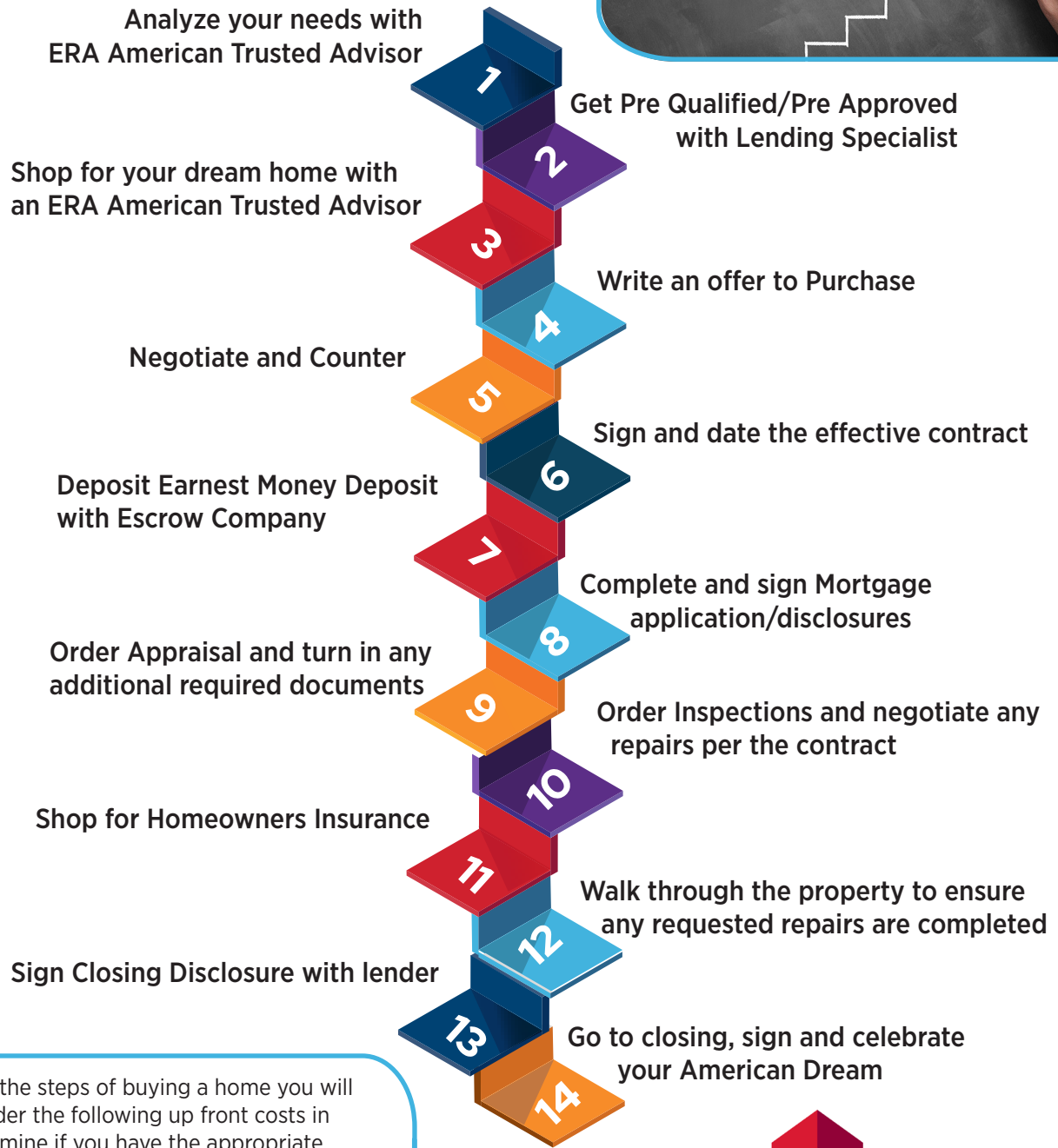


STEPS TO BUYING A HOME



In addition to the steps of buying a home you will need to consider the following up front costs in order to determine if you have the appropriate cash reserves to get started:

- Earnest Money:** Typically 1% of the sales price
- Inspection fees:** \$400-\$1000 depending on inspection needed/desired
- Appraisal:** \$625-\$825 depending on loan type
- Credit report:** \$40-\$75

Now that you know the upfront costs, let's explore what you need to determine your buying power and how to get pre-qualified for financing.



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