

- Contact Nancy Williams at 618-410-4629.
- Get pre-qualified or pre-approved.
- Decide what you are looking for in a home.
- Choose a real estate agent.
- Select a home.
- Make a written offer, including contingencies for inspection, appraisal, and repair work.
- Negotiate a final price, if necessary, and deposit earnest money into an escrow account.
- Work with your loan officer to choose the best mortgage program for you.
- Apply for a mortgage or, if pre-approved, finalize your application. Within three days you will receive a truth in lending disclosure and good faith estimate.
- Hire an inspector to do a thorough inspection of the home.
- Have the home appraised (work with your loan officer to schedule an appraisal).
- Secure homeowner's insurance.
- A few days before the closing, request to review closing papers 24 hours prior to closing.
- As close to closing as possible, perform a final walk-through.
- Attend the closing: sign the documents, make your down payment, and pay closing costs.
- Move in!

630 Pierce Blvd. O'Fallon, IL 62269

Gershman Mortgage NMLS#138063

Nancy Williams NMLS# 231561

Illinois/Missouri Residential Mortgage Licensee #MB.0000054