

618-410-4629 nwilliams@gershman.com

	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.
П	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.
_	S .
Ш	Move in!

630 Pierce Blvd. O'Fallon, IL 62269

Gershman Mortgage NMLS#138063

Nancy Williams NMLS# 231561

Illinois/Missouri Residential Mortgage Licensee #MB.0000054