



12 STEPS TO GET YOUR DREAM HOME

M/C

MARIO COTTMAN

ASSESS YOUR FINANCIAL READINESS

Evaluate your financial situation, including your income, savings, debts, and credit score. Aim for a credit score of 620 or higher for most mortgage options, though some programs may allow lower scores.

GET PRE-APPROVED

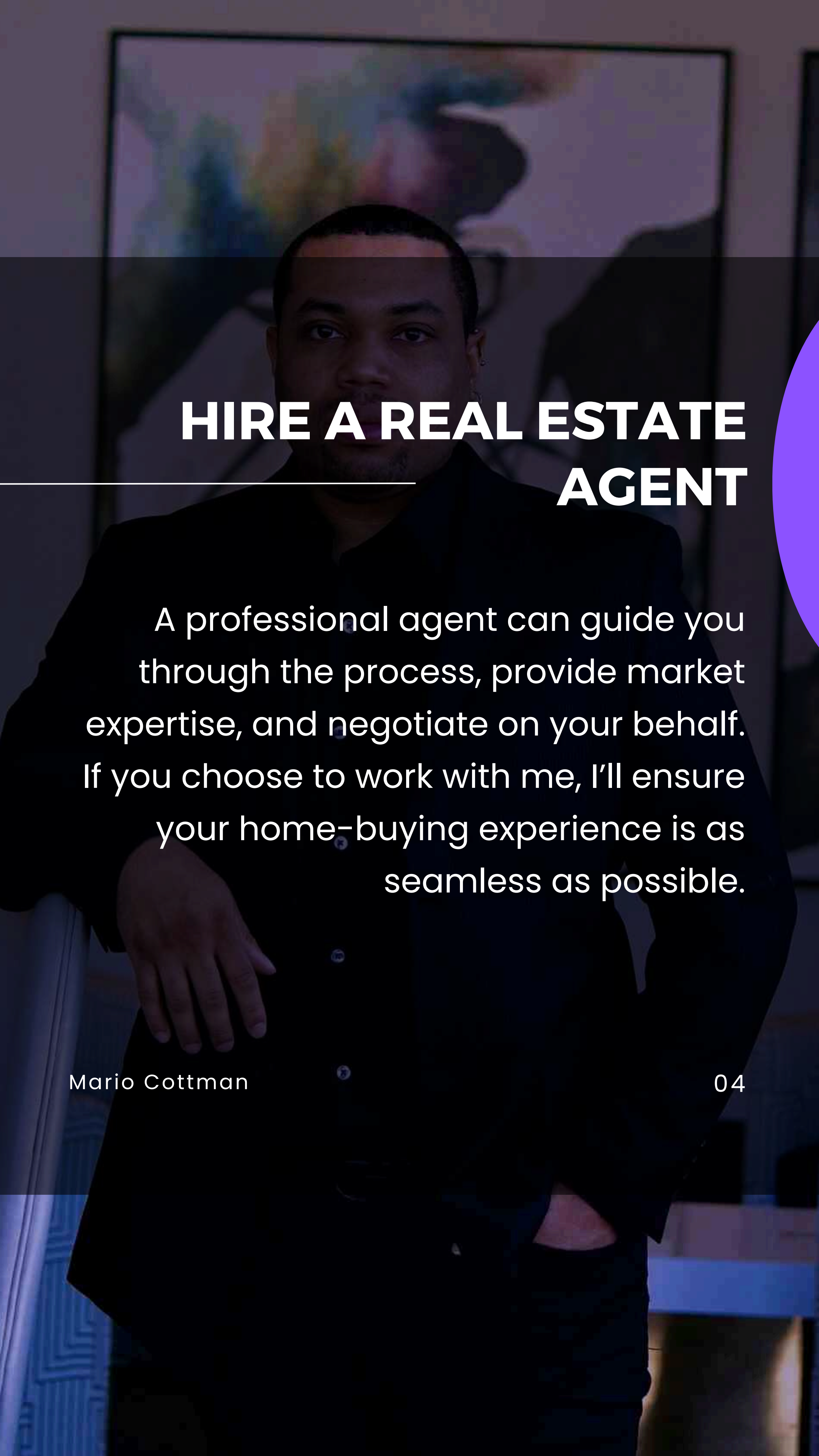
Contact a lender to determine how much home you can afford. Pre-approval involves submitting financial documents like pay stubs, tax returns, and bank statements. This step provides a clear budget and strengthens your offer when you find the right home.

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DEFINE YOUR NEEDS AND WANTS

Make a list of must-haves (e.g., location, number of bedrooms, school district) and nice-to-haves (e.g., a pool, large backyard). This will help narrow down your search.

A man in a dark suit stands in front of a world map. The map is partially obscured by a dark blue overlay. The man is looking directly at the camera with a neutral expression. The background is slightly blurred, showing other people in the distance.

HIRE A REAL ESTATE AGENT

A professional agent can guide you through the process, provide market expertise, and negotiate on your behalf. If you choose to work with me, I'll ensure your home-buying experience is as seamless as possible.

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START HOUSE HUNTING

Search for homes online and attend open houses. If working with an agent, they'll schedule private showings and help identify properties that fit your criteria.

MAKE AN OFFER

Once you find "the one," submit a purchase offer. Your agent (if you're using one) will help you craft a competitive offer that includes contingencies like a home inspection and financing.

NEGOTIATE TERMS

The seller may accept, reject, or counter your offer. Be prepared to negotiate on price, closing costs, or contingencies. Your agent can handle this step to ensure you get the best deal.



INSPECTIONS AND APPRAISALS

Hire a professional inspector to evaluate the home's condition. Your lender will also require an appraisal to confirm the home's value aligns with your offer.

SECURE FINANCING

Work with your lender to finalize your mortgage. Submit all required documents promptly to avoid delays. Review your loan estimate and closing disclosure carefully.

A woman in a grey suit and glasses is pointing at a whiteboard with a diagram. A man and a woman are standing next to her, looking at the whiteboard. The man has his arm around the woman's shoulder. They are in a room with large windows and a whiteboard.

PERFORM A FINAL WALKTHROUGH

Before closing, conduct a final walkthrough to ensure the property's condition hasn't changed and any agreed-upon repairs have been completed.

CLOSE ON YOUR NEW HOME

On closing day, you'll sign legal documents, pay closing costs, and receive the keys to your new home. Congratulations—you're officially a homeowner!

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SETTLE IN AND CELEBRATE

Change your address, set up utilities,
and make your new house feel like
home. Don't forget to celebrate this
significant milestone!



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GET MORE TIPS AND INFO

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