



CHARTING YOUR COURSE TO HOMEOWNERSHIP

EVERY STEP FROM PRE-APPROVAL TO KEYS IN HAND



No surprises on the way to the keys — here's the whole route and who's steering at each turn.

YOUR CREW ● You, the buyer ● Your agent (me) ● Your lender ● Your attorney

LEG 1 GET READY TO BUY

- 1 Get Pre-Approved** ● YOU + LENDER
Know your real budget before you shop. A lender confirms the range you qualify for.
- 2 Choose Your Agent** ● YOU
Pick someone who reads the numbers, not just the paint. Your agent runs the process end to end.
- 3 Weigh Mortgage Options** ● YOU + LENDER
Compare loan types, rates, and down-payment scenarios so the monthly payment fits your plan.

LEG 2 FIND IT & MAKE THE OFFER

- 4 Search for Homes** ● YOU + AGENT
Tour properties that match your budget, your criteria, and your longer-term goal.
- 5 Make an Offer & Negotiate** ● AGENT
Put terms on paper — price, contingencies, timeline — and negotiate from information.
- 6 Hire an Attorney** ● YOU + ATTORNEY
In New York, an attorney reviews and finalizes the contract. Line one up early so you're ready.
- 7 Submit Earnest Money** ● YOU
Good-faith funds show the seller you're serious and hold the deal while it moves forward.

LEG 3 VERIFY & SECURE FINANCING

- 8 Home Inspection** ● YOU
A pro checks the bones — structure, roof, mechanicals, electrical — before you commit.
- 9 Apply for the Mortgage** ● YOU + LENDER
Submit the full loan application with the lender you chose in Leg 1.
- 10 Appraisal** ● LENDER
The lender orders an independent value check to confirm the home is worth the price.
- 11 Line Up Insurance** ● YOU
Secure a homeowners policy; your lender requires coverage in place before closing.
- 12 Processing & Underwriting** ● LENDER
The lender verifies every document and makes the final decision to fund your loan.

LEG 4 CROSS THE FINISH LINE

- 13 Mortgage Commitment** ● LENDER
A written commitment letter confirms your financing is officially approved.
- 14 Clear to Close** ● LENDER
All conditions met. The file is cleared and your closing date gets scheduled.
- 15 Utilities & Walk-Through** ● YOU + AGENT
Transfer utilities into your name, then confirm the home's condition right before you sign.
- 16 Closing Day — Keys** ● YOU + ATTORNEY
Sign the paperwork, settle closing costs, and take the keys. The home is officially yours.

LET'S TAKE THE FIRST STEP — TOGETHER.

GARRETT LESTER

Licensed Real Estate Salesperson · Great Lakes Real Estate

Call/Text: (716) 545-9238

Email: garrett@greatlakesre.com

IG & TikTok:

Web: greatlakesrealestate.com

@garrett_sellshomes

916 Center Street, Lewiston, NY 14092



Great Lakes Real Estate is an Equal Housing Opportunity brokerage.