

1. Define your needs and wants:
 - a. Read brokerage relationship disclosure form and sign
 - b. Sign a buyer's agency agreement
 - Determine your budget
 - Preferred location and property type
 - List of desired features and amenities
2. Pre-approval for a mortgage:
 - Gather necessary documents (income, credit history, etc.)
 - Choose a mortgage lender
 - Obtain a pre-approval letter
3. Research the market:
 - Investigate the local real estate market
 - Compare property values and trends
 - Identify potential neighborhoods or areas of interest

Property search:

- Receive listings from your agent
 - Conduct online research and in-person visits
 - Attend open houses
4. Make an offer:
 - Analyze comparable sales
 - Determine your offer price
 - Prepare and submit an offer, including contingencies
 5. Negotiations:
 - Respond to counteroffers
 - Address any issues discovered during inspections
 - Negotiate repairs or price adjustments
 6. Secure financing:
 - Submit mortgage application and required documents
 - Coordinate with the lender to obtain loan approval
 7. Appraisal and inspections:
 - Schedule a professional property appraisal
 - Conduct necessary inspections (home, pest, radon, etc.)
 - Review reports and address any issues
 8. Title search and insurance:
 - Hire a title company or attorney to conduct a title search
 - Review the title report and address any liens or issues
 - Purchase title insurance to protect against future claims
 9. Final walkthrough:
 - Schedule a final walkthrough before closing
 - Verify repairs and agreed-upon conditions are met
 - Address any last-minute issues
 10. Closing:
 - Review and sign closing documents
 - Transfer funds for down payment and closing costs
 - Obtain keys and take possession of the property