1. **SEARCH FOR A NEW HOME**
   - Find a home that meets your needs and preferences.

2. **GET AN APPRAISAL AND DISCLOSURE**
   - An appraisal estimates the value of the home.
   - Disclosure provides necessary information about the property.

3. **PREPARE YOUR FINANCIALS**
   - Gather necessary documents and prepare your financial statements.

4. **PRE-QUALIFY**
   - Obtain a prequalification from your lender to see how much you can qualify for.

5. **MAKE AN OFFER**
   - Work with your agent to make an official offer on the property (in writing).

6. **CLOSING OR FUNDING**
   - Review and sign the contract with your agent.
   - Prepare for closing costs and ensure all necessary documents are in order.

7. **HOME INSPECTION**
   - A home inspector will do a thorough examination of the home.

8. **EARNEST MONEY**
   - A small deposit on the home to indicate your good faith to the seller.

9. **CONTROL REPORT**
   - A title report will be submitted to the title company.

10. **APPROVAL**
    - The loan processor will submit your loan application and complete your official loan application.

11. **UNDERWRITING**
    - The loan is reviewed by an underwriter to ensure it meets lending criteria.

12. **APPLICATION PROCESS OR COSIGN A CARD(S) DURING THIS PERIOD OR APPLY FOR ANY OTHER LOANS OR CREDIT**
    - Decide whether to proceed with your loan.

13. **PREPARING FOR THE CLOSING**
    - Make sure all documents are prepared for the processor and underwriter.

14. **PREPROPOSAL**
    - Meet with your lender to go over your loan documents and any other necessary documents.

15. **PREPROCESSING**
    - Review and sign any additional paperwork.

16. **PREPARATION**
    - Obtain a certified check from your escrow account.

17. **CLOSING**
    - Final documents will be reviewed and signed.

18. **WELCOME HOME!**
    - Congratulations, you're a homeowner!

19. **HOMEOWNER'S INSURANCE**
    - Obtain homeowner's insurance to protect your investment.

20. **FINISH:**
    - Keys to your new home!