

✓	Familiarize yourself with the mortgage process. Have mortgage questions? Need a few mortgage tips? See the sections devoted to those subjects.
✓	Begin the application process by getting prequalified and preapproved from a Mortgage Lender. Do this first. Your Agent will need your mortgage qualification, and it will significantly strengthen your offer when you find a home. At Lending Tree, you can submit a quick and easy application, and within 2 business days get up to 4 offers from lenders so that you can compare terms and rates.
✓	Get your financial picture in focus as soon as possible. Since it is an important component, be aware of your credit situation. You can get a free copy of your credit report or, see the credit center for additional resources for getting your credit report.
✓	The best time to work on your budget is <i>before</i> you move. Want to maximize your financial picture? See the section devoted to budget hints.
✓	Wondering about how much time is needed to buy a home? See the sample homebuying timeline.
✓	Find an Agent that you trust. It is important to do this before you go rushing off looking for homes or you may end up with no representation. See the Agency and Buyer Agent pages for important discussions regarding "who represents who." Looking to find an Agent? Click here to choose an Agent in your area. You can compare backgrounds, experience and more. Thinking about doing it on your own? See the section on buying on your own for things watch for.
✓	Determine your housing needs and wants to determine what types of houses you should be considering.
✓	Familiarize yourself with the various types of housing available: Single family, townhouse, and condo.
✓	If you are planning on buying or building a new home, see our section devoted to building a house including house building tips, resources and how to find a contractor.
✓	Have general questions about buying a home? See the questions homebuyers ask page.
✓	Still have a question about a Real Estate term or its definition? See our Real Estate Glossary. A question on a mortgage term? See the Mortgage Glossary.
✓	House Hunting Time! First, see the article devoted to finding the right home. Then, make a scorecard for each house to help you keep track of the properties you've seen.
✓	Familiarize yourself with how to set a value on a house. This can save you a great deal of time and helps to avoid disappointment.
✓	When you find an acceptable house, write an offer. Familiarize yourself with how offers become contracts. Need examples of offers and contracts available for your state? See FindLegalForms.com
✓	Negotiate your best deal using the information you have acquired.
✓	If you haven't already done so, apply for a mortgage loan.
✓	Arrange for home inspection. Protect yourself and do not skip this step!
✓	Learn about home warranties and what they cover.
✓	Compare and secure homeowners insurance. Since homeowners insurance is a long term expense, getting the best deal here brings savings that continue.
✓	Arrange for closing agent or attorney. Make all final preparations for closing.
✓	Make moving plans. If you plan to use a moving company, make comparisons and reserve time now.
✓	Secure final loan approval and commitment from the lending institution. If you have done your "up-front" work, this should be one of your easiest steps.
✓	Do a final walk through of the house.
✓	Final closing and settlement.
✓	Let us know what you liked or disliked about this web site!
✓	Move to your new home and begin enjoying it--you deserve it!