

Purchasing Process



FIRSTPLUS MORTGAGE
GROUP, LLC

6503 Westwind Way
Crestwood, KY 40014

Phone: (502) 243-0035

Fax: (502) 243-1231

E-mail: john@firstplusmtg.com

HAVE YOUR CREDIT PRE-APPROVED

The first step in buying a home is getting a credit pre-approval. You'll receive a loan commitment from your mortgage company before you've found a home, so you can start house hunting confidently.

GO HOUSE HUNTING

There is no right or wrong way to approach house hunting is all about finding a place where you'll feel at home. Think about the neighborhood, the schools, how much room you need, and how different types of homes will suit your lifestyle.



MAKE AN OFFER

Once you've found a home you want to buy, you will need to decide how much you're willing to pay to make it yours. Think about what other homes have sold for in the area, how much money you might have to put into repairs or renovations, and how much you're comfortable spending.

GET A HOME INSPECTION

An inspection by a qualified professional makes you a more informed buyer, which is essential when you're making such a large investment. Your inspector will examine the foundation, roof, heating and cooling system, plumbing, and much more. Any problems will be recorded in an inspection report, which you can use to negotiate with the seller.

CLOSE THE DEAL

Closing is the culmination of the home buying process, when you, the seller, the closing agent, and others meet to transfer funds and finalize paperwork. And when the last check has been written, the last document signed, you are left holding the keys to your new home.

MOVE INTO YOUR NEW HOME

So you're ready to start life in your new home—congratulations! Now all you have to do is get yourself, your family, and your belongings there intact. Whether to do it yourself or hire a moving company depends on how much stuff you have, how far you're moving, and how much you can afford to spend.

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