



10 Easy Steps to Homeownership



1) Initial Consultation with your TYG Agent / Online Sales Concierge

Establish your home wish list and budget.



2) Get Pre-Approved for a Loan

Obtain pre-approval from one of TYG's preferred lenders.



3) Begin your Home Search

- a. Sign up on viewhomesinrichmond.com to receive property alerts for new listings that match your criteria.
- b. Select properties you are interested in and schedule showings with your TYG agent.



4) Make an Offer

Your TYG Agent will prepare a market analysis and write an offer on the house of your choosing.



5) Contract Negotiation & Acceptance

Your TYG agent will negotiate the terms on your behalf. When the offer is accepted the earnest money will be deposited.



6) Home Inspection

Your TYG agent will coordinate scheduling home inspections you wish to conduct and will negotiate inspection addendum if applicable (Termite, Structural, Mechanical, Radon, etc.)



7) Obtain Loan Approval for your New Home

Your lender will order an appraisal on the house. Secure underwriting approval and satisfy any conditions.



8) Title Work & Homeowners Insurance

Your TYG agent will contact the title company and a title search and examination will be completed. Now is when you will obtain homeowners insurance.



9) Final Walk Through

Confirm any repairs & make sure to transfer utilities.



10) Settlement

Final loan approval is obtained and documents are sent to the title company. Funds for settlement should be transferred at this time and deed is recorded.

CONGRATULATIONS ON YOUR NEW HOME!