

A STEP BY STEP GUIDE TO YOUR HOME BUYING PROCESS

1

FINANCE

- Identify your lender of choice.
- Provide required financial information to your lender.
- Receive a pre-approval letter from your lender determining your buying power.

2

DECISIONS DECISIONS

- Meet with Silverback Homes representative to determine your floor plan of choice based on your pre-approval amount and your needs.
- Choose a lot for your future home or an existing home.
- Determine your standard design specifications.
- Determine your preferred upgrade options.

3

LOCKING IN

- Work with your real estate agent or Silverback Homes representative to create your Earnest Money Contract.
- Provide your earnest money deposit via personal check, bank check, or bank wire.
- Silverback Homes representative will send Earnest Money Contract to your Lender and the Title Company.

4

WAIT IT OUT

- Maintain status quo on your financial situation in order to avoid any loan processing issues.
- Your home gets built!

5

PREPARE FOR CLOSING

- Schedule closing with the Title Company.
- Schedule preliminary walk through with builder & fill out "Top Off" Form with final fix requests.
- Contact utilities companies to notify them of move-in date.
- Contact your home insurance company so your coverage will be set up for Day 1 of ownership.
- Schedule final walk through with builder & sign off on the final fixes.

6

CONGRATULATIONS

- Attend closing to sign documents.
- The mortgage funds and you receive your keys!
Welcome Home!