



START LOAN PRE-QUALIFICATION

Our On Q Mortgage Consultants would love to guide you through the mortgage process. Your mortgage payment should be around 30% of your new monthly income.



FIND AN AGENT

Your agent will discuss price range, locations, and market conditions while guiding you through this process.



START YOUR SEARCH

You'll work with your agent to find your dream home at the right price and in the right place.



UNDERSTAND MORTGAGE RATES

Many factors in the market impact your mortgage rate. Your Mortgage Consultant will let you know the best time to float or lock.



MAKE AN OFFER

Your agent will help you create the smartest offer on your dream home. It should then take about 30 to 60 days to close on your home.

9 STEPS TO PURCHASING A HOME



NEGOTIATE

You may receive a counteroffer. Your agent will guide you on what to do next. Market conditions impact your next move.



FINALIZE FINANCING

Your Mortgage Consultant will work with your agent to get the right property information for your loan.



CLOSE THE DEAL

You'll receive a Loan Estimate containing closing costs from your Mortgage Consultant, that will give you the best idea of your total costs.



MOVE IN!

Congratulations! Enjoy your new home. Your Mortgage Consultant will stay in touch in case there's anything else you need.

CONGRATULATIONS! YOU ARE A HOME OWNER!

CALL TODAY FOR DETAILS!



1-866-OnQ-Easy | www.OnQFinancial.com



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