



The Home Search Process Simplified

Once you're preapproved at Kitsap Credit Union for a home loan, you can start the fun part of the home-buying process...looking for a home! Let's break down the process:

1. Document what you need—and want—in a new house.
2. Select a real estate agent—ask for personal recommendations from family or friends, and interview agents before choosing the best fit. Once you've selected an agent, meet face to face to review the criteria defined in step one.
3. Once your real estate agent sends you listings to review, select up to five houses for your first showing.
4. Take good notes after visiting each property...it's hard to remember which is which afterward.
5. Once you find a property you like, revisit and ensure it's what you want.
6. When you're ready to make an offer, sit down with your real estate agent to define your offer terms.
7. Wait for a response.
8. Counteroffer if necessary.
9. When you've agreed on terms, schedule an inspection.
10. Contact your Kitsap Credit Union loan officer who will walk you through the loan process.
12. On closing day, take time to read the documents you're signing. Don't feel pressured to hurry.

Walking through the home search methodically makes the process of buying a house much more enjoyable. Kitsap Credit Union home loan specialists can help you along the way. Give us a call at **360-662-2266**, or toll-free **800-422-5852**.