Buying a house in Oklahoma, every step, in order.

BEFORE YOU LOOK

- ☐ **1** Talk to a lender and get pre-approved.
- ☐ **2** Decide your monthly number, the payment you're comfortable with, not the most you can borrow.
- ☐ **3** Choose your agent and read your buyer agreement before you sign it.

FINDING THE HOUSE

- ☐ **4** Write down your must-haves before you tour.
- ☐ **5** On tours, pay the most attention to what you can't change: the location, the lot, the layout.
- ☐ **6** Make your offer. It includes your price, your earnest money, how you're paying, your closing date and your inspection period. It can also ask the seller to pay part of your closing costs, called a seller concession.

UNDER CONTRACT

- ☐ **7** Ask your lender to update your payment with the real taxes, insurance and HOA for this address.
- ☐ **8** Choose your inspector and schedule the inspection right away.
- ☐ **9** Put your inspection deadline on your calendar the day you go under contract.
- ☐ **10** While the lender finishes your loan, keep things steady: no new credit, no job changes, and ask before moving large amounts of money.

CLOSING

- ☐ **11** Compare your Closing Disclosure with your Loan Estimate, line by line.
- ☐ **12** Before you wire anything, call the title company at a number you already know and confirm the instructions with a person.
- ☐ **13** Do your final walkthrough, then sign, and get your keys.

AFTER YOU MOVE IN

- ☐ **14** File your homestead exemption with the county assessor by March 15.
- ☐ **15** If your home has a storm shelter, register it with your city.

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RCF HOMES

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The GORDON WATSON TEAM

EQUAL HOUSING OPPORTUNITY