



Lucas Howard
— Group —

Home Buyer's Seminar

kW GRAND RAPIDS
KELLERWILLIAMS. REALTY

Treadstone
RESIDENTIAL MORTGAGE LENDER

Welcome and Introductions



KEVIN
POLAKOVICH





HEATHER LEMAIRE
BUYERS SPECIALIST



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Frequent Questions from Home Buyers



What does the process look like
from start to finish?

1. Pre-approval
2. Buyer's Consult
3. Set up on home search
4. Go look at homes
5. Offer
6. Inspection
7. Appraisal
8. Underwriting
9. Closing!

Why is getting pre-approved my first step?



What does my credit score need
to be in order to get
pre-approved?

Will pulling my credit hurt my
credit score?



I have bad credit. Can I use a co-signer to get approved?

What is the difference between a
pre-qualification and
a pre-approval?

What are the current interest rates?

Are there any financing programs
for first time home buyers?



How much money should I have saved for a down payment and closing costs?

Why do I need a buyer's agent?



What is the difference between a
buyer's agent and a seller's
agent?

Who pays the commission?



Why do we have to put an earnest money/good faith deposit down?

What does escrow mean?

What do closing costs entail?

What are the mortgage company fees and the lender fees?

Questions??