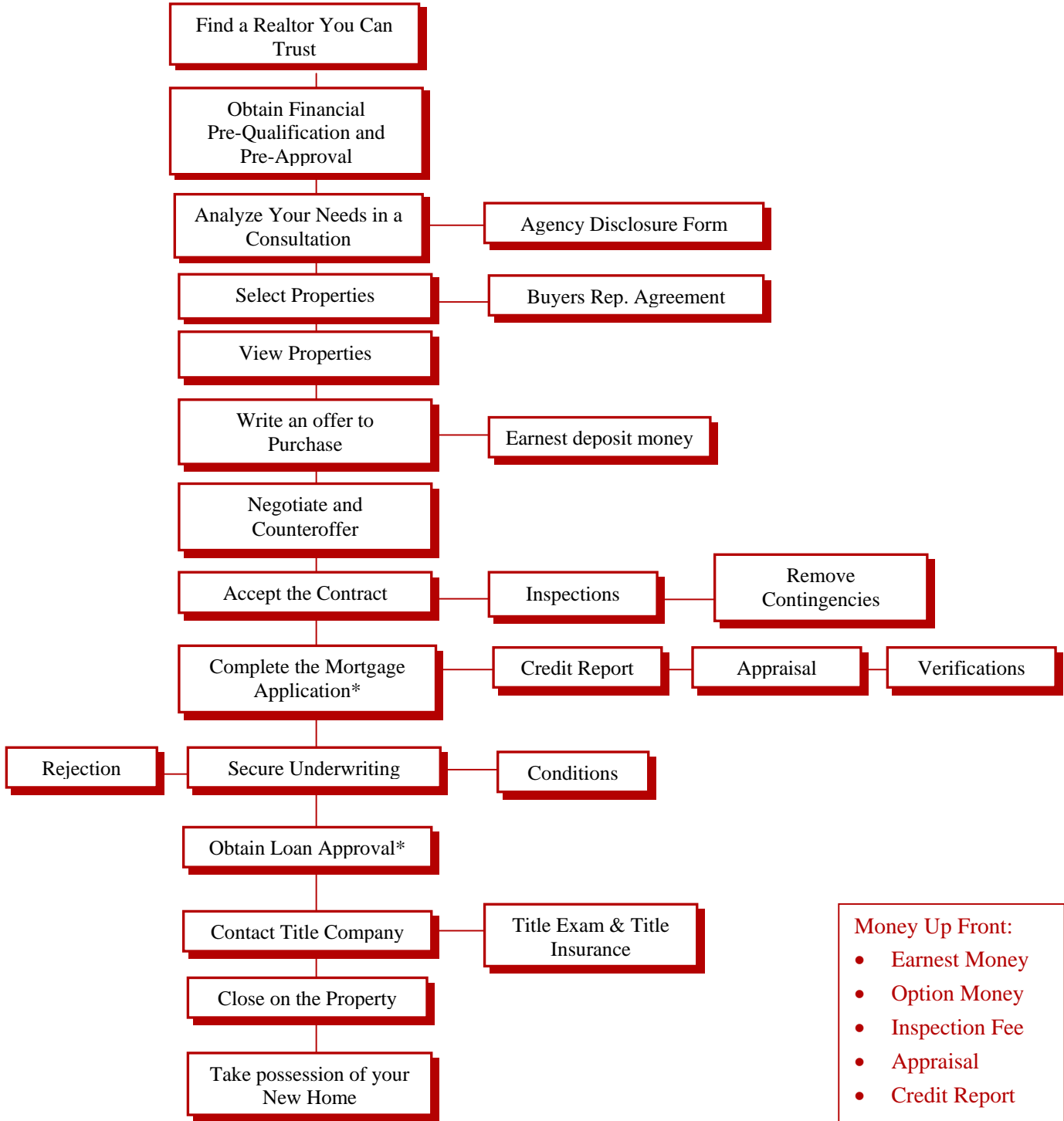




# THE HOME-BUYING PROCESS



- Money Up Front:**
- Earnest Money
  - Option Money
  - Inspection Fee
  - Appraisal
  - Credit Report

\*If not already pre-approved