



YOUR HOMEBUYER'S GUIDE

This guide is designed to give you clarity and confidence at every step. From budgeting to closing day, it's your go-to resource to stay organized, ask the right questions, and make informed decisions.

YOUR STEP-BY-STEP HOMEBUYING CHECKLIST :

STEP 1: KNOW YOUR NUMBERS

- A fully underwritten letter, like Vellum's Verified program, can strengthen your offer
- Set a comfortable budget range
- Plan for closing costs, moving expenses, and an emergency cushion

STEP 2: BUILD YOUR WISH LIST

- Identify must-haves vs. nice-to-haves
- Think about how your needs might change over the next five to ten years
- Research neighborhoods, school zones, commute times, and local amenities

STEP 3: START HOUSE HUNTING

- Save listings that fit your criteria
- Book showings or visit open houses
- Bring your checklist to every tour

STEP 4: MAKE AN OFFER

- Work with your agent on a smart offer
- If you already hold Vellum Verified status, highlight it to stand out
- Negotiate price, repairs, and seller concessions with confidence

STEP 5: CLOSE WITH CONFIDENCE

- Schedule inspections, the appraisal, and your final walkthrough
- Lock in homeowners insurance
- Review and sign closing documents, pick up your keys, and celebrate move-in day



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SMART BUDGET TIPS:

- Create a separate home fund and automate paycheck contributions
- Review your credit report and keep balances low
- Avoid opening new credit lines until you close
- Budget for furniture and unexpected fixes
- Stay comfortably below your approval limit to keep cash flow flexible

OPEN HOUSE MUST-KNOWS:

- Visit the neighborhood at different times: morning, evening, and weekends
- Look past staging. Check major systems like roof, HVAC, plumbing, and windows
- Open cabinets and closets for signs of leaks, mold, or pests
- Take photos and notes to keep details straight
- Use sight and smell. Musty odors can signal moisture problems.

QUESTIONS TO ASK YOUR AGENT:

Before you fall in love with a house, get the inside scoop.

1. How long has the property been on the market?
2. Are there competing offers?
3. What are the average utility costs?
4. Are there HOA fees or special assessments?
5. What items convey with the sale (appliances, fixtures)?
6. Have there been recent repairs or renovations?
7. Why are the sellers moving?



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Shop with Confidence. Negotiate with Power. Close Faster.

Whether you already hold a Vellum Verified approval or are still comparing your mortgage options, partnering with Vellum gives you a measurable edge.



WHAT A VERIFIED APPROVAL MEANS

› More Confidence, Less Stress

You know exactly what you can afford. No surprises, just clarity and peace of mind while you shop.

› Stronger Negotiating Power

Sellers trust buyers whose financing has been fully underwritten. A Vellum Verified letter can lift your offer to the top in a multiple-offer situation.

› Faster Closing

With documentation handled up front, many Verified buyers close in as little as two weeks. A quick, certain timeline can win you the keys.

› Experience on Your Side

Vellum Loan Officers stand ready to revisit your budget, answer questions, and fine-tune your plan as the market evolves.

Your Edge in a Competitive Market

A Vellum Verified approval is a powerful advantage. Use it to shop smart, negotiate strong, and move forward with confidence at every step.

Your future home is closer than ever, let's make it happen!



Vellum Mortgage, Inc. | NMLS ID#: 1657323
(www.nmlsconsumeraccess.org)





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YOU'RE NOT ALONE — VELLUM IS WITH YOU!

Buying a home is a big step, but you never have to navigate it on your own. Keep this guide nearby, stay organized, and reach out to your Vellum Mortgage advisor whenever questions arise. Your dream home is waiting, and Vellum is ready to walk the journey with you. Let's find it together.



www.VellumMortgage.com