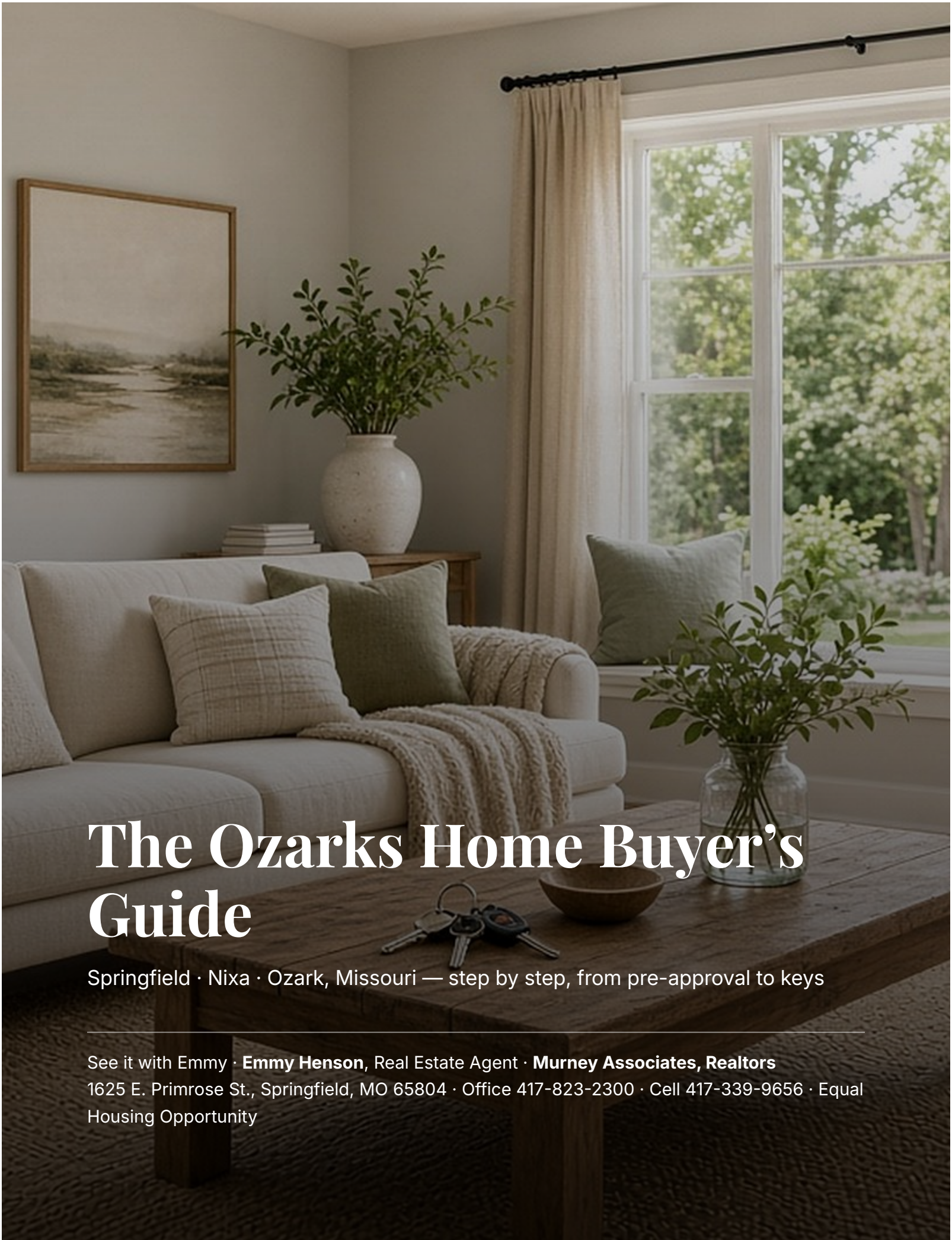

The Ozarks Home Buyer's Guide

Springfield · Nixa · Ozark, Missouri — step by step, from pre-approval to keys

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See it with Emmy · **Emmy Henson**, Real Estate Agent · **Murney Associates, Realtors**
1625 E. Primrose St., Springfield, MO 65804 · Office 417-823-2300 · Cell 417-339-9656 · Equal Housing Opportunity

Welcome!

Buying a home in Springfield, Nixa or Ozark is exciting, and it goes much smoother with a plan. This guide walks you through each step, from your first lender call to the day you get the keys. Keep it handy and check things off as you go.

Your roadmap

1. Get your finances ready
2. Get pre-approved
3. Sign a buyer agreement and set up your search
4. Tour homes
5. Make an offer
6. Inspections and appraisal
7. Final walk-through and closing

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Step 1–2: Money and pre-approval

Get your finances ready

- Check your credit reports for free at **AnnualCreditReport.com** and fix any errors.
- Add up savings for your down payment, closing costs and moving costs, and keep a cushion for repairs.
- Avoid opening new credit cards or financing big purchases until after closing.

Get pre-approved

A pre-approval letter shows sellers you're a serious buyer and tells you your price range. Talk with two or three lenders and compare their Loan Estimates line by line.

Questions to ask a lender

- Which loan types might fit me (conventional, FHA, VA, USDA)?
- What is the minimum down payment, and will I pay mortgage insurance?
- Do I qualify for any down-payment assistance programs (for example, those listed by the Missouri Housing Development Commission)?
- What will my estimated monthly payment be, including taxes and insurance?

Step 3–4: Search and tour

Your buyer agreement

Before touring homes with an agent, you'll sign a written buyer agreement. It explains what your agent does for you and how they are paid. Ask questions. Terms are negotiable.

Set up your search

Emmy sets up MLS alerts for your price range, areas and must-haves so you see new and coming-soon homes quickly.

Home tour scorecard

Address	Price	Layout	Condition	Location	Score 1–10

On every tour, check

- ☐ Roof, gutters and foundation for visible issues
- ☐ Water heater and HVAC age
- ☐ Water stains on ceilings and under sinks
- ☐ Commute time at rush hour
- ☐ Noise, traffic and how the street feels at night

Step 5–7: Offer to keys

Making an offer

Emmy reviews recent comparable sales with you so your offer is based on the market. Your offer covers price, earnest money, financing, contingencies (inspection, appraisal, loan) and closing date.

Inspections and appraisal

Hire a licensed home inspector. Consider extra inspections (termite, sewer scope, radon) if recommended. Your lender orders the appraisal.

Closing

- ☐ Lock your interest rate when your lender advises
- ☐ Set up homeowner's insurance
- ☐ Schedule utilities to start on closing day
- ☐ Do your final walk-through
- ☐ Bring a photo ID; verify wiring instructions by phone with your title company (never trust emailed changes)

Ready to start?

Call or text **Emmy Henson** at **417-339-9656**, or visit Murney Associates, Realtors, 1625 E. Primrose St., Springfield (office 417-823-2300). *See it with Emmy.*

This guide is general information, not legal, tax or lending advice. Loan programs, costs and rules change; confirm details with your lender, title company, inspector and attorney. Equal Housing Opportunity. Emmy Henson is a licensed real estate salesperson with Murney Associates, Realtors.