



**Farmers &
Merchants Bank**
Connecting Like Family

Home Buying Guide

1

Get Prepared

Improve Credit Score
Pay all bills on time
>1 year of stable employment

6

House Hunt

Take photos and notes
Track likes and deal-breakers
Ask about roof, HVAC, etc.

2

Save Money

Down payment (5-20%)
Closing costs (2-5%)
Insurance and taxes (escrow)

7

Make an Offer

Price + terms matter
Include smart contingencies
Don't change jobs or finances

3

Get Pre-Approved

Complete loan application
Submit income and asset docs
Set your budget

8

Home Inspection

Review report carefully
Negotiate repairs or credits
Walk away if needed

4

Decide Needs

Location, size, layout
Must-haves vs. nice-to-haves
Focus on what can't change

9

Final Walk-Through

Confirm repairs are done
Test lights, doors, plumbing
Home should match agreement

5

Choose a Realtor

Spots red flags early
Handles contracts
Guides price & negotiation

10

Close & Move In

Sign documents
Get the keys
Welcome home!

Questions? loans@fmbberlin.com