

Isabella  
Reservation  
District 1



# How to Buy a House on Fee Simple Land



## District 1 Map

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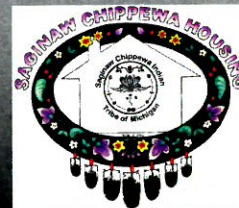
“Helping Tribal Families Find Homes”

Saginaw Chippewa Housing

2451 Nish Na Be Anong

Mt. Pleasant, MI, 48858

(989) 775-4594





### Step One

(12-6 months before buying)

#### Find a mortgage lender:

- \* Check at the bank or credit union where you have bank accounts. Ask to speak to a mortgage loan officer
- \* Tribal Member selects a lender to get pre-qualified for mortgage.



### Step Four

Due Diligence

- \* At this time you will want to get any inspections that were agreed upon in your purchase agreement
- \* Make sure to get your lender any documents they ask for. Most mortgages have a tight timeline and not getting information to your lender can affect your loan.



### Step Two

(6 months before buying)

#### Find a buyer's agent:

- \* Duke Saboo (616) 885-2713  
[duke.saboo@cbrealty.com](mailto:duke.saboo@cbrealty.com)
- \* Marilee Fleming (989) 773-4443  
[ojobwaguay@yahoo.com](mailto:ojobwaguay@yahoo.com)
- \* Nicholas Bonstelle (810) 923-9595  
[nick@soaringhomesales.com](mailto:nick@soaringhomesales.com)

### Step Five

Final Paperwork

#### Review All Paperwork

- \* Before your closing, you will get a copy of what all your mortgage and closing fees will be. Look this over carefully and call your lender if the fees are not what you were told they would be when you applied for your loan
- \* Make sure you have worked with an insurance company to get homeowners insurance set up for your new home. Proof of homeowners insurance is required to close on the home

### Step Three

Purchase Agreement

#### How to make an offer on a home:

- \* Work with listing agent or buyer agent to put together an offer.
- \* Your purchase agreement may be negotiated between yourself and the seller by your real estate agents. Once a price and terms are agreed upon it becomes a binding legal document



### Step Six

The Closing

#### Proud New Home Owner

- \* Attend closing at title company where you sign the relevant documents and take possession of your new home
- \* Keep all documents in a safe place
- \* Enjoy your new home!

