

# Quick Summary Table for Homebuyers in Germany

## 01

### Financial prep

- Check Schufa
- Save equity
- Calculate budget

--> to determine loan eligibility

## 02

### Pre-approval

- Get financing confirmation (*Baufinanzierung*)

--> to strengthen negotiation power

## 03

### Search property

- Find Makler or
- Use property portals

--> to access suitable homes

## 04

### View & offer

- Attend viewings
- Make realistic offer

--> to get the right house and  
--> to the right price

## 05

### Notary & contracts

- Sign Kaufvertrag
- Finalize mortgage

--> for a legally binding purchase

## 06

### Pay & move in

- Handle taxes
- Fees, and
- Get the keys

--> to become the legal owner



**dk finance**