

Our Proven Home Buying Timeline

Step One

Meet with a Professional

Before you even start looking, it's important to sit down and discuss what your goals are in purchasing a home - what's your timeline? What does your ideal home look like? What area would you like to live in? Does school district matter to you? We can then walk through the entire home-buying process so you are educated.

Step Two

Pre-Approval

Meet with a local, reputable lender who will take you through the pre-approval process and help you determine the best loan program, price range and explain the costs associated with purchasing a home.

Step Three

Search and Showings

Now the fun part! I will set you up on a custom client search that will send you every available home that meets your criteria for your home. From there, I will schedule showings and we will go view the homes that you are interested in.

Step Four

Make an Offer

After finding the right home, we will discuss important factors and criteria needed to submit a strong offer. We will discuss offer price, inspection time period, financial contingencies, etc.

Step Five

Negotiation and Contract

The seller will have the opportunity to accept, reject or counter your offer. I will help you understand all the terms of the contract to decide the best course of action for securing your home on terms that work for you.

Step Six

Acceptance

Upon acceptance, you will make an initial earnest money deposit into a trust account. You will schedule any inspections (if applicable) during the time period negotiated in the contract and we will negotiate any repairs requests you would like to make with the seller.

Step Seven

Appraisal

The mortgage lender will typically order an appraisal, on your behalf, to determine the value of the home. I will educate you on your rights as a buyer and will offer you alternative routes to take if the appraisal should come back low in value.

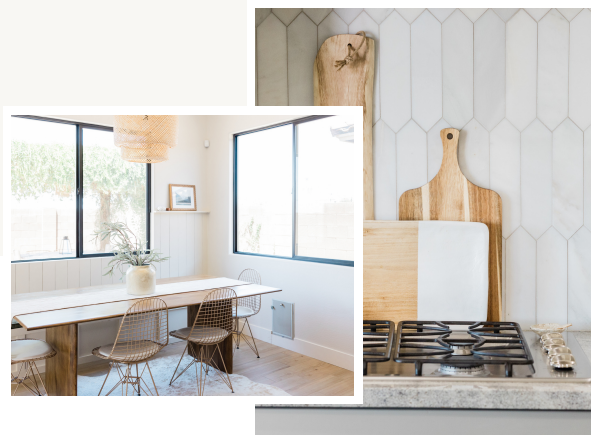
Step Eight

The Closing

After your loan has been processed you will receive the clear to close from your lender. We will perform the final walk-through before closing. After you sign the documents, it's time to celebrate because your home purchase is now complete!

Congratulations!





Finances

FINDING YOUR PERFECT HOME

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

QUESTIONS TO ASK WHEN INTERVIEWING POTENTIAL LENDERS...

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- ✓ What is the best type of loan for me?
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- ✓ Do I qualify for any special discounts or loan programs?
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- ✓ What interest rate can you offer?
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- ✓ When can you lock in my rate?
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- ✓ What fees can I expect from you?
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- ✓ What are my estimated closing costs?
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