

MY WEBSITE

The first stop on your home search? My website. Not only is it an easy way to check out all the available properties in your preferred area, it's also another way for me to get to know the types of properties that you like. Simply register on the site, and I will receive updates about your activity. Plus, you can save your search for future access, save and share homes you like, and sign up to receive email alerts when new homes that match your criteria come on the market.

And thanks to its responsive design, you can do it all from your mobile device, tablet or desktop!



CLOSING ON YOUR HOME

Once your offer has been accepted, the closing process begins. Here are some of the typical steps involved.

Home Inspection

Most property sales are contingent on the results of a home inspection, which is paid for by the buyer. The inspection typically occurs within 10 days of offer acceptance, and includes a review of the home's exterior elements like the roof, siding, trim and windows, as well as kitchen and bathroom fixtures and appliances, and major systems like heating and cooling, plumbing and electrical.

If defects are discovered during the inspection, you may exercise the remedy described in your offer or negotiate with the seller to determine what repairs will be made.

Title Search

This is a historical review of all legal documents relating to ownership of the property to ensure that there are no claims against the title of the property. It is also recommended that you purchase title insurance in case the records contain errors or there are mistakes in the review process.

Appraisal

As a standard part of the mortgage process, your lender will order an appraisal report to ensure that the loan will be guaranteed by the home's value.

Final Walk-Through

If it's requested in the contract, you'll be given the chance to look at the home to make sure it's in the same condition as when you signed the sales agreement.

Closing Costs

In addition to your deposit and down payment, there are a variety of other costs involved in closing including:

- Loan origination fees, appraisals and reports
- Surveys and inspections
- Mortgage insurance
- Hazard insurance
- Taxes
- Assessments
- Title insurance, notary and escrow fees
- Recording fees and stamps

START TO FINISH

The **Coldwell Banker**[®] brand is your partner in all aspects of the home-buying process, with industry affiliations that ensure you receive complete assistance from beginning to end, giving you one-stop-shop convenience.



MAKING AN OFFER

There are many factors that influence the market value of a home. I will give you the insight and information you need to make an offer you're comfortable with. Some of the factors to consider include:

- How long the home has been on the market
- If the price has been reduced
- How much the home is worth — I will provide a comparable market analysis (CMA) showing the list and sale prices for similar homes in your area
- If there are multiple offers
- Other items that might be included in the sale (furniture, hot tub, etc.)
- The "list to sale price ratio," an indication of how competitive the market is for homes in this area
- Why the seller is selling
- Whether the seller is offering an assumable loan or financing

Once the offer is written, I will present it to the seller's agent. At that point the seller can accept your offer, reject it or counter it to start the negotiation process. I will work with you to plan a strategy to ensure the most advantageous terms and acceptable pricing for you and your budget.



Mortgage Services

Guaranteed Rate Affinity provides mortgages across the country and features incredibly low rates, fantastic customer service and a fast, simple process.

Title Services

Clear Title Group and Sunbelt Title Agency can research and resolve title issues before the closing to help ensure your transaction closes smoothly and on time.

Warranty Services

A Coldwell Banker Home Protection PlanSM provides that extra measure of security that makes you feel more comfortable and confident in the purchase of your home.

Commercial Services

Highly skilled Coldwell Banker Commercial[®] agents offer a full spectrum of office, industrial, retail, multi-family and hospitality services.