

THE BUYING PROCESS

1

Initial Conversation

We connect for a confidential consultation and discuss:

- Market overview, current market dynamics, & the buying process.
- Your needs, wants, and moving timeline.
- Budget & purchase method.
- The representation agreement, my fee, and reasonable expectations.

2

Pre-approval / Proof of Funds

- We get you pre-approved for a mortgage and establish budget expectations based on income and assets.
- If purchasing with personal funds, we collect account statements for liquid assets.

[If needed, I can connect you with trusted lenders to get you pre-approved for a mortgage.]

3

Property Search

I use my funnel process of elimination > selection to compile a running list of relevant homes that fit your criteria.

4

Property Tours

We coordinate private tours to view the homes selected as we discuss property characteristics, floor plans, upgrades, features and living potential.

5

Offers & Negotiation

We identify a property that meets your and your family's needs, and we carefully craft a competitive offer considering the best possible price, terms, inclusions, exclusions, dates and contingencies.

6

Acceptance & Inspections

Upon acceptance, I connect you to and coordinate with trusted professionals to complete a home inspection along with any supplemental and necessary tests of the premises. (i.e. radon, mold, termite, lead, structural, etc.)

7

Contract

You hire a licensed attorney to represent you in the purchasing of the property. The attorney will review the purchase agreement/contract (drafted by the sellers' attorney), respond with any amendments to protect your interests, explain your obligations under the contract and facilitate the collection of down payment and signing of the contract. (The buyer signs first, then seller signs.)

[I have attorney references available if needed]

8

Mortgage Application, Appraisal & Approval

You complete and submit mortgage application along with fully executed contract to your lender. We schedule and oversee the mortgage lender's property appraisal, then continue to follow the approval process through the mortgage loan commitment and condition clearance phases in preparation of closing.

9

Title Search & Closing Prep

The title search/report is ordered by the attorneys. We follow along the title process, help coordinate in clearing any title issues (violations, open permits, etc).

Final closing figures are calculated and the final walk through and closing is scheduled. (time to schedule the transfer of utilities/mail)

10

Closing!

All involved parties meet at the closing! (usually lasts 90-120 mins)



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