# THE **HOME BUYING PROCESS**



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Perform due diligence, order the appraisal, conduct an inspection, and review terms with the lender.

You and the Seller have

agreed to the price and

effectively held for you

terms. The home is

FINAL

**DETAILS** 

IN ESCROW

until closing.

# PREPARING FOR CLOSING

You will be finalizing your loan, reviewing documents, and discussing the findings from the inspection. Your agent will be managing this entire process for you.

#### THE CONTRACT

In most cases the contract provides you with a timeline to obtain financing, as well as time to inspect the physical condition of the home. Your real estate professional will inform you of all your rights and responsibilities related to the contract.



# CLOSING

This is the transfer of funds and ownership. A title company or an attorney typically acts as an independent third party to facilitate the closing.

# **MEET WITH A REAL ESTATE PROFESSIONAL**

Discuss the type of home you're looking for, including style, price, and location.



#### THE BUYER'S ADVANTAGE

As the home buyer, your agent's commission is paid by the seller of the home in almost all circumstances. This means your representation costs you nothing!

# **GET PRE-APPROVED**

You will need pay stubs, W2s, and bank statements. Knowing what vou can afford is critical to a successful home shopping experience.

# **CONGRATULATIONS!**

**YOU ARE A NEW HOME OWNER!** 

#### **SEARCH FOR HOMES**

The fun part! Your agent will schedule showings and help you find the perfect home.

# **NEGOTIATION** AND CONTRACT

It may take a few tries to get it just right, but hang in there. You're on your way!

### **MAKE AN OFFER**

Your agent will prepare the offer based on the price and terms you



#### **ADVANCED SEARCH**

Not all real estate websites are the same. Your real estate professional has tools and systems to ensure you see every available home that meets your criteria.



If you are already working with a real estate professional, please disregard this solicitation.