



# JUST A FEW STEPS

away from finding the  
right home for you!

As your trusted advisor I will guide you through the home buying process, one step at a time, offering my professional **experience** during our journey and at the same time delivering an unforgettable customer **experience** to you.

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*Experience Matters!*

**CHRISTIE'S**  
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# HOME BUYING STEPS

This is meant to be illustrative in nature and all steps are not necessarily required in the chart below

1.

## Discuss Representation

Review, how I will represent you and we'll discuss the Consumer Information Statement (CIS)

2.

## Buyer Consultation

- Discuss the process of buying
- Determine your home needs
- Review current active inventory
- Design a game plan

3.

## Pre- Approval

Your offer has little weight without the documentation of a pre-approval letter. I can provide you with a list of mortgage lenders. A pre-approval better positions your offer for acceptance by the seller.

4.

## View Homes

I will help identify their relevance based on the criteria we established. I'll assist you with current market value, and keep you informed when new homes become available.

5.

## Make An Offer

- I will:
- Prepare a written contract
  - Review Disclosures
  - Include pre-approval
  - Present your offer
  - Negotiate price and terms

6.

## Reach An Agreement

Upon acceptance of your offer by the seller, I will deliver contracts to all parties.

7.

## Attorney Review Process Begins

At this time you will be communicating with your attorney. Once all parties have agreed to attorney changes, the home will be officially "Under Contract"

8.

## Attorney Review Is Concluded

It's time to schedule your home inspection. It is best to schedule all inspections on the same day.

9.

## Identify A Home Inspector

- I will provide you with a list of home inspectors or you may opt to use your own
- Inspection time should be mutually agreed upon by both buyer, seller and real estate agents

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10.

## Mortgage Application

Complete and provide necessary documentation to your mortgage company.

11.

## Escrow Deposit Is Due

Your sales contract defines the date for you to deliver your deposit money.

12.

## Schedule Appraisal and Order Title

- Your mortgage representative will schedule the appraiser
- Your attorney will order title

13.

## Mortgage Commitment

Once you obtain your final mortgage commitment, the focus turns to your "to-do list".

14.

## The Walk Through

I will schedule a walk through within 10 days of closing. This will allow you to confirm inspection items have been completed.

15.

## Closing Costs

Your attorney will provide you with final closing costs a minimum of 3 days prior to closing.

16.

## Obtain Funds

You may be required to secure bank or certified checks that you will bring to closing.

17.

## Attend The Closing

At this time you will meet with your attorney and the sellers attorney to transfer title into your name.

18.

## Receive Keys To Your New Home!

*Congratulations!!*