

OUR PROCESS / BUYING YOUR HOME



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PHASE ONE

Identifying Your Goals

- What is your motivation to buy?
- What is your ideal price range?
- What is your desired move in date?
- What are your must haves?
- What are you looking for in a neighborhood?

Planning & Preparation

- Discuss objectives and process with your Realtor®
- Select a lender and begin loan approval process
- Obtain a loan approval letter
- Sign exclusive buyer-broker agreement

Knowing The Market

- Analysis of active, pending and sold transactions
- Review contracts and timelines
- Personal timing and seasonal considerations
- Supply v. demand, macro v. micro



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PHASE TWO

Finding Your Home

- Browse and narrow down online listings
- Which online websites work
- Notification of new & off-market properties
- Attend Open Houses with your Realtor®
- Start local and fan out

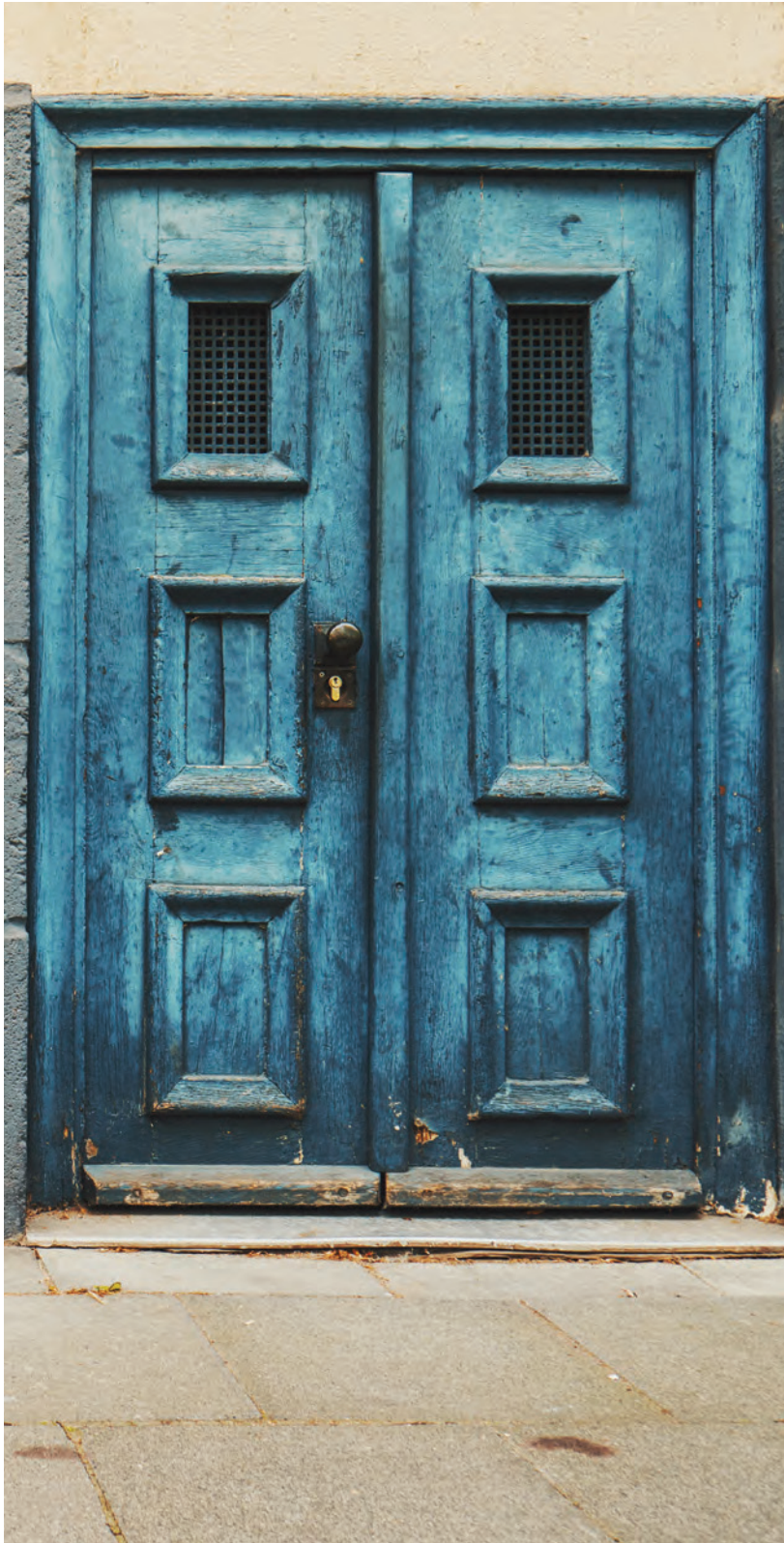
Offers & Negotiation Strategies

- Knowing the Purchase Contract
- Our multiple offer strategy
- Presenting your offer to win
- Negotiate to optimize price and terms
- Define offer acceptance criteria



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PHASE THREE

Closing Process

- Starting the closing process immediately
- Defining what money is due when
- Notify lender to begin loan process and appraisal
- Contact insurance regarding homeowner coverage

Inspections & Disclosures

- Schedule all desired home inspections & termite report
- Review all disclosures and reports
- Approve/negotiate repairs based on inspection
- Review/approve all seller and state required disclosures
- Review and approve preliminary title report
- Meet deadlines & remove contractual contingencies



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PHASE FOUR

Closing

- Schedule final walk-through prior to close
- Review the closing statements
- Meet to sign loan documents
- Arrange to wire down payment, closing costs
- Transfer utilities to new home
- Closing, key delivery and celebration
- Move in to the property
- Move-in checklist

Continuing the Relationship

- Staying in touch and keeping you informed
- Second homes and investment properties
- Providing resources and introductions
- Referrals, and reviews



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