

BUYING PROCESS

START	PRE-APPROVAL	FIND A HOME	MAKE AN OFFER	APPLICATION PROCESS	CONTRACT
	Preliminary Documents Include: W2s, Pay Stubs, Bank Statements & Tax returns.	Share your wishlist with your realtor and have them help you find the perfect home to fit your lifestyle.	Write up an offer with your agent that you are comfortable moving forward with.	Work with your lender, submit documents and complete your loan application.	Offer accepted, provide deposit & schedule inspection.
POST CLOSING	<div style="text-align: center;">  <p>THINKING <i>of buying a home!</i></p> <p>CALL ME FOR A FREE CONSULTATION</p> <p>IT'S A GREAT TIME TO BUY</p> <p>I love to work with Buyers! Let me help you navigate and simplify the home-buying process!</p>  </div>				APPRAISAL ORDER
Enjoy the many advantages of owning a home!					Generally ordered within the first week of contract, appraisal is completed.
CONGRATULATIONS					PROCESSING
You're now a homeowner!	<div style="text-align: center;"> <p>KAMI KETCHAM</p> <p>REALTOR CA DRE #101998709 & BS.146465</p> <p>714-399-5656</p> <p>Ketcham Realty Partners, Inc. (CA) Rockford Realty LLC (NV)</p> <p>Kami@ketchamrp.com</p> <p>www.ketchamrp.com</p> </div>	Your lender will process your application and work with you to work towards completion.			
CLOSING		APPRAISAL REPORT			
Almost there! All parties sign closing documents with escrow.		Your lender will receive the Appraisal Report and discuss if it is "at value" or "below value". Your agent will help you from here.			
FINAL WALKTHROUGH	CLEAR TO CLOSE!	HOME INSPECTION	HOMEOWNERS INSURANCE	TITLE REPORT	UNDERWRITING
Within a few days of closing, do a final walkthrough of your new home.	Remove contingencies by specific dates stated in your purchase offer and your loan is approved.	You will have a home inspection done on the home and negotiate repairs that need to be done.	In order to close escrow, you must have bound a Homeowners Insurance Policy on your new home.	Escrow will provide you with a Preliminary Title Report. This will be reviewed by you and Title to make sure Title is clear.	Your lender will let you know when your loan is conditionally approved and moves on to underwriting.