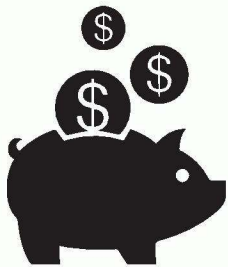


# Dan's Buyer's Guide

## PURCHASING PROCESS

### Seek Pre Approval 1-2 Days



#### HOW MUCH HOUSE CAN I BUY?

**Set a meeting with one of our preferred lending partners and determine how much and which type of loan you qualify for. Doing this before you look at houses is imperative! You don't go to the store without a way to pay for something do you?**

# 1

### Pick An Attorney 1-2 Days

#### WHO WILL REPRESENT ME?

**Even before finding the right home it is important to have your ducks in a row so the process can move along at a smooth pace.**

**Contacting and retaining a Real Estate attorney early on saves a lot of time later!**



# 2

### Narrow the Search 1 - ? Days

**Ever play darts? You don't just throw them at the board right? You aim for the bullseye. You may not hit it but you are trying to come close. Make a list of the places you would like to live and the things you cannot live without.**

**This could be as simple as a commuting distance to work, certain school district, house type, the list goes on. Narrow the search so your darts come close to the bullseye.**

**We begin to look at homes. You could find the perfect one instantly! Or, it could take a while.**



# 3

## Negotiate on your home

1 Week

4

You found your new home and want it at the right price. This is where I come in to negotiate on your behalf so you get what you want for the price you think it is worth.

This can take a few days as many calls are needed. Trying to reach the sellers agent, who then has to reach the seller, can take time to nail down.

This is a waiting time. It can seem like an eternity but it will pass!



## Diligence Period / Home Inspection 2-3 Weeks



After your offer is accepted, you will have a period of time to conduct any inspections of the home you wish to do.

Usually, this is a home inspection with a New York Certified Home Inspector. Booking them is not hard and you have my preferred contacts list to choose from!

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## Sign the Contract 3-5 Days

At this point you have decided this is the home for you so you're ready to pony up the dough! The amount you, your lender, and I have agreed upon for a deposit..now is the time to write that check. This is the commitment time!

The sellers attorney will draw up a contract for purchase and you sign! Pretty simple step but can seem like climbing Everest.



## Hurry up and Wait



Up until now you have searched for and found your home. Made an acceptable offer and completed a home inspection. Signed a contract all in a whirlwind and at record speed!

Now we wait. The next phases are out of our control and will take time. Sit tight and go over plans for decorating, moving and future dreams coming true!

## Title Search 3-5 Weeks



Your attorney now will make sure the home you are buying is in fact able to be sold, free and clear, of other people claiming to own it.

This is known as a title search. The "search" is to see if any relatives, previous owners, debtors or lenders have a claim to the property prior to you taking possession.

Can the seller legally sell you the property?

# 7

## Closing Scheduled 1-2 Weeks

# 8

Once the title comes back clear your attorney will coordinate a closing date between you, the sellers attorney and the lending institution.

This is the time you should arrange your movers, transfer internet/electric into your name and prepare any remaining funds to be transferred.



## Walkthrough and Closing 1 Day



Finally, you made it! It's the day before (or the morning of the closing) and we will walk through the home to make sure it is ready to be yours.

Then, we will go to the closing!

You will receive the keys at closing and the house is officially your home!

# 9

# TIME TO CELEBRATE!

## CONGRATULATIONS

on the successful purchase of your new home. Your search has finally come to an end and it's time to celebrate all the hard work you've put into finding your perfect home. And please remember, your referral is the greatest compliment we can EVER receive!

