

FINDING AND BUYING A HOME

The homefinding process typically includes many of the following elements. *I will be your resource and guide every step of the way.*

Initial Consultation

- ❏ Determine your priorities and needs
- ❏ Review "agency" choices and select appropriate working relationship
- ❏ Discuss financing options

Finding the Right Home

- ❏ Sales professional to show you properties based on your criteria
- ❏ Evaluate each property with sales professional
- ❏ Choose the right home

Preparing an Offer

- ❏ Review comparable sales to determine offer price
- ❏ Review progress of loan pre-approval; decide on financing
- ❏ Decide on other terms (inspections, possession date, personal property, etc.)
- ❏ Prepare earnest money deposit

Reaching an Agreement with a Seller

- ❏ Present your offer
- ❏ Negotiation of terms and possible counteroffers
- ❏ Agreed-upon sales contract with seller

Completing the Settlement Process

- ❏ Deposit of earnest money
- ❏ Review seller's property disclosures
- ❏ Review preliminary title report
- ❏ Roof, termite and other inspections
- ❏ Remove any remaining contingencies
- ❏ Arrange for homeowners insurance
- ❏ Arrange for home warranty
- ❏ Arrange for movers
- ❏ Final walk-through of property with sales professional
- ❏ Provide balance of down payment and closing costs
- ❏ Sign documents
- ❏ Loan funding
- ❏ Recording of title
- ❏ Receive keys from sales professional
- ❏ **MOVE IN!**

Obtaining Financing

- ❏ Find a mortgage company
- ❏ Consult with a loan officer
- ❏ Pre-qualification
- ❏ Complete loan application
- ❏ Obtain loan pre-approval
- ❏ Provide requested documentation

- ❏ Property appraisal
- ❏ Loan processing
- ❏ Final loan approval