



*Here's The Information You Requested..*



## **How to Assure a Smooth Purchase of Your Home.**

What is the actual home buying process and how do you make sure the closing actually happens on the scheduled date. Read this report before you get started on the home buying process and make sure you will be moving into you new home on time.

---

### **SPECIAL REPORT:**

#### **How to Assure a Smooth Purchase of Your Home.**

It is important to make sure the closing goes smoothly. There are a lot of people that will be involved in the transaction of buying your house.

They might include.

- Mortgage broker
- Loan processor
- Realtor
- Seller
- Home inspector
- Pest and dry rot inspector
- Appraiser
- Handyman
- Title officer
- Insurance agent

The list could be smaller but you can see there are a lot of people involved in the purchase of a home. So here is a punch list to keep the process moving when you are buying a home.

As soon as the offer has been accepted it is best to schedule a home inspection right away. Usually it can be done within a day or two of calling the inspection company.

It may seem like an unnecessary expense, but think of it as an insurance policy. You pay car insurance every month without expecting to get in an accident.

You may not think there is anything wrong with the property, but it is best to get a non-biased third party to look give you a professional opinion on what repairs may needed or things that could possibly go wrong in the years to come.

If there are any underground oil tanks (such as for an oil furnace) you will definitely want to have a soil test done after you have completed the home inspection.

It can cost thousands of dollars to remove a tank if the soil is contaminated so the cost of an inspection is money well spent.



*Here's The Information You Requested..*



## **How to Assure a Smooth Purchase of Your Home.**

Once your inspections are complete, if there are issues, you will want to look at the possibility of re-negotiating the contract.

It is best not to use this as an excuse to try to get a better deal, but it can be a great way to get the seller to help with the cost repairs that may be needed prior to closing.

If there are repairs, get estimates and weigh the costs of having them done before the closing as opposed to doing them at a later time yourself.

Keep in mind, the lender may have repair requirements that will need completion to process the loan. After the appraisal the lender will let you know what has to be repaired before you can get the loan.

When your inspections are out of the way, it is time to have the appraisal scheduled. The lender needs to be informed that the appraisal is to be ordered.

The appraisal is one of the costs that will have to be paid up front (along with any inspections that need to be done on the property.) The quicker all these steps take place the faster you can close on the house.

If you are not working with a Realtor, it is best to contact your mortgage broker or lender once a week just to make sure they are not missing any documentation and that the process is moving ahead smoothly.

Once a week you will also want to contact your escrow officer who is in charge of the closing at the title company.

They are very busy, but just let them know it is important that you stay notified of anything you can do to help with the loan. Like in any other business, the squeaky wheel gets the grease.

At this time you will also want to call your insurance agent and inform them you will be buying a house and will need coverage for the closing of the loan. The title company will send you a form to be completed with your insurance information.

Whenever the title company or the lender calls you requesting information, get it to them in a timely manner. The quicker you respond, the faster the loan process.

You can generally expect a closing to take about 30 days from the time an offer is accepted, If you have all your ducks in a row you can move the closing forward about a week. But that is about the quickest you can expect the closing to happen.



*Here's The Information You Requested..*



## **How to Assure a Smooth Purchase of Your Home.**

You can talk with your mortgage broker and get an estimate of their average closing time.

There are a lot of people involved in any single home purchase, but by understanding the order in which things take place, it will help you to make sure you will get the keys to your property in a timely manner and that you will have made the process as easy as possible

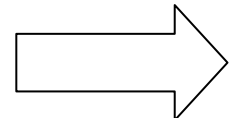
If you should have any questions about this report or any real estate related questions please don't hesitate to contact us.

**Maryland Real Estate Professionals  
w/ RE/MAX Realty Group  
205 E. Ridgeville Blvd.  
Mt. Airy, MD 21771  
1-877-550-6373 (MDRE) x 7  
240-394-0904  
[www.MDREpros.com](http://www.MDREpros.com)**

**!!!!ATTENTION!!!!**

**Read the following pages for a very  
special, limited time offer! It Could Save  
You Thousands of Dollars!**

**(Turn The Page To Save Time, Money and Headaches When Buying Your Next Home)**





*Here's The Information You Requested..*



## **How to Assure a Smooth Purchase of Your Home.**

### **ATTENTION HOME BUYERS!**

“FREE Buyer Protection Program Will Show You How To Buy The Very Most Home For Your Money In and Around Maryland”

Learn Secrets For Saving Thousands, Finding A Great Bargain, And Eliminating The Frustrations Most Home Buyers Face...

### **Our Consumer Service Will Show You How To:**

- Find You The Perfect Home, At The Perfect Price....Even if it's not on the market right now!
- Learn Little-Known, Yet Simple Secrets For Saving Thousands On Your Next Mortgage.
- Learn How You Can Obtain a Credit Report For FREE!
- Avoid 12 Mistakes Buyers Make That Cost Them Thousands.
- Learn 7 Negotiating Tips For Getting The Very Best Price and Terms Possible.
- How To Find Hidden Bargains in the Market.

And Much More!

We Will Answer ALL of Your Home Buying Questions Fast, Friendly and Professionally. Our Service is FREE. We've Helped Hundreds of Home Buyers Save Thousands Quickly and Easily. And We Will Help YOU Too!

**HURRY. This Offer Expires Soon!**

**Call the number below for FREE 24 hour recorded details!**

**877-550-6373 (MDRE)**