



1 - MEET WITH A TRUSTED REALTOR

When you work with us, you get...

- A team of two dedicated Realtors with over 40 years of combined experience & unwavering commitment to our clients
- Skilled, experienced negotiators that will carefully guide you through every step of the process
- Systems in place to streamline your home buying process & keep you informed every step of the way

We commit to helping you with your home search by...

- Offering unmatched local market knowledge and insights
- Keeping you informed about any new homes that come on the market
- Personally touring homes with you & working tirelessly until we find you the home of your dreams

2 - PRE-APPROVAL

- Connect with a local lender to get pre-qualified for a mortgage
- If you don't already have a lender in mind, we are happy to share a few trusted, local contacts to choose from that have provided excellent service to our past clients



3 - FIND YOUR DREAM HOME

- After discussing your dream criteria for your new home, we will set you up on an MLS search for instant email updates every time a property within your criteria hits the market
- We will also connect with the agents in our office to find potential off market properties for you as well



5 - NEGOTIATE THE CONTRACT

- We will carefully guide you through any additional contract negotiations—there are over 50 negotiable terms, including price, deposit, timelines, inspection period, closing costs, & more.

4 - MAKE AN OFFER

- Once you decide on the home of your dreams, we will work together to craft a strategic offer designed to stand out - while still securing the best possible price for you
- We will write up the offer, you will sign it, and then we will present it to the listing agent

6 - TURN IN BINDER DEPOSIT

- Once your offer is accepted, the first major deadline is the binder deposit (typically within 3 days of acceptance)
- The binder is typically 1 - 3 % of the purchase price. The deposit is good faith money that ensures the contract deadlines are followed
- Ensure this amount of money is readily available, as it will need to be sent into the closing agent shortly after your offer is accepted



7 - LOAN APPLICATION & APPRAISAL

- Once you're under contract, you'll begin the loan/mortgage process by making application with your lender
- Ensure that you provide the lender with all of the requested information ASAP to get the process started
- The lender will schedule an appraisal to ensure that the value of the home aligns with the purchase price & supports the loan amount
- The buyer is responsible for paying the loan application & appraisal fee (estimated to be between \$500 - \$600 on average)



8- HOME INSPECTION & REPAIRS

- No home is perfect! We will coordinate & attend all inspections, promptly updating you with any findings
- The inspector is a generalist and may suggest some items be looked at more closely by a specialist
- The Contract is "As-Is" by default, but we will address any items that may hinder the binding of insurance or be a dealbreaker for you & present them to the listing agent & sellers
- We will guide you through any necessary negotiations, including repairs or asking for concessions



9 - BINDING INSURANCE

- The mortgage company will require hazard insurance to protect your mutual investment
- If you don't already have a preferred home insurance provider, we are happy to provide a trusted insurance contact
- If any major items were found on the inspection, the insurance provider may require a re-inspection after necessary repairs are completed to bind insurance

10 - LOAN APPROVAL

- The lender will be working throughout the entire contract period toward "Clear to Close" status
- We will also be in close contact with the lender at all times to ensure that things are moving along smoothly



11- CLOSING DOCUMENTS DELIVERED

- 3 days prior to closing, the buyer will receive the closing disclosure (CD)
- This CD will have the bottom line number that needs to be brought to closing
- Once reviewed, you will sign the CD and prepare the funds for closing

12 - FINAL WALKTHROUGH

- Right before closing, we will schedule a final walkthrough of the home to verify that any necessary repairs have been completed with receipts provided and that all agreed upon items have been left at the property
- The home should be in the same condition as the time of contract / inspections

13 - CLOSING - SIGNING DOCUMENTS

- We will coordinate an appointment with the closing agent in advance to sign all closing documents directly following the final walkthrough
- You will need to bring 2 forms of ID

14 - WELCOME HOME!!

