

## THE HOME BUYING PROCESS

### ···· PREPARING FOR CLOSING

You will be finalizing your loan, reviewing documents, and discussing the findings from the inspection. Your agent will be managing this entire process for you.

Perform due diligence, order the appraisal, conduct an inspection, and review terms with the lender.

**FINAL** 

**DETAILS** 

### **CLOSING**

This is the transfer of funds and ownership. A title company or an attorney acts as an independent third party to facilitate the closing.

## **START**

**MEET WITH A REAL ESTATE PROFESSIONAL** 

Discuss the type of home you are looking for, including style, price and

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### THE BUYER'S **ADVANTAGE**

As a home buver. your agent's commission is paid by the seller in almost all circumstances. This means your representation costs you nothing!

### **GET PRE-APPROVED**

You will need pay stubs, W2s and bank statements. Knowing what you can afford is critical to a successful home shopping experience.

### **UNDER CONTRACT**

You and the Seller have agreed to the price and terms. The home is effectively held for you until closing.

# **CONGRATULATIONS!**

You are a new home owner!

### **NEGOTIATION** AND CONTRACT

It may take a few tries to get it just right, but hang in there... you're on your way!

### MAKE AN OFFER

Your agent will prepare the offer based on the price and terms you choose.

### **SEARCH FOR HOMES**

The fun part! Your agent will schedule showings and help you find the perfect home.



### THE **CONTRACT**

In most cases the contract provides you with a timeline to obtain financing. as well as an opportunity to have a complete inspection of the physical condition of the property. Your real estate professional will inform you of all your rights and responsibilities related to the contract.

### **ADVANCED SEARCH**

Not all real estate websites are the same. Your real estate professional has the tools and systems to ensure you see every available home that meets your criteria.