



Whether you are a first-time home buyer or a seasoned expert, purchasing a home can be a complex process. For this very reason, I am here to assist you along the way. Throughout each important stage, I will help you navigate the ever-changing housing market and lead you to your dream home.

Not sure what you're looking for? My detailed understanding of market trends, local neighborhoods, and financial tidbits allows me to give sound, proven advice to match you with your ideal home.

THE BUYING PROCESS

To begin with, I believe that the more informed you are, the better your experience will be. I have the resources to guide you through the home finding process, providing you with everything from detailed property searches to surrounding neighborhood information.

Below, I have included a general step-by-step list to help explain the home buying process. Some of these stages may seem confusing, but remember, I am here to answer any questions.

1. Determine your needs and budget

- Before the search begins, it's a good idea to define what type of house, neighborhood, and location best suits your needs and lifestyle. Have fun with this! Have you always wanted a wood fireplace? Is a large yard important to you? I recommend imagining your dream home, while also taking into account your financial considerations.
- Once you share these details with me, I can offer feedback and advice to help develop a plan and goal moving forward.
- You may want to prioritize what specifications you are looking for in a new home to offer some flexibility when scouting for houses.

2. Get pre-approved for a loan

- First, meet with a loan officer. Sharing income and financial information will give you a price range for which you are qualified.
- Get Pre-qualified & obtain a pre-approval letter.
- Obtain a "Truth in Lending" letter explaining the costs of borrowing money.
- Learn about the many loans available to buyers in today's market.
- Learn about closing costs.

3. House search!

- With your specifications in mind, I will use my resources to scout the marketplace on your behalf. When I find houses that meet your criteria, we can review them and schedule a tour at your convenience.
- When possible, all decision-makers should visit the various homes.
- Always be candid—it will help me understand your particular needs.

4. Prepare the offer

- Once we have found the home of your dreams, I will help you determine an appropriate offer price by reviewing market trends and similar home sales. With your input, I will draft a written offer that outlines the price as well as the responsibilities of both parties in preparation for the transaction.
- If the seller accepts the offer, it becomes a binding contract. It is imperative that you carefully review the contract and clarify any aspects that are not clear to you prior to offering.
- I will go through the contract with you and complete your offer.
- If negotiations are necessary, I will work to ensure that you and the seller agree on all terms.
- All documents will be sent to the title company where a file will be opened, and title commitment and property tax information ordered.

5. Make your loan application

- Give your loan officer a copy of the contract and apply for the loan

6. Inspect the property

- In order to ensure your safety and the value of your investment, it is important to have the proper personnel thoroughly inspect the house after the offer and loan terms have been finalized.
- Select an inspector and arrange for both a general inspection and comprehensive pest inspection.
- Depending on the property and location, I can also provide information about other environmental assessments.

7. Appraisal and survey of property

- The lender and title company will make arrangements for the property appraisal and survey.
- Buyer will be provided a copy of the Title Commitment Letter.
- Buyer will make arrangements for homeowner's (hazard) insurance, and arrange for the insurance agent to talk with the closing officer at the title company.

8. Seller's closing is also arranged

- Buyer receives a copy of the closing statement for review prior to closing.
- Buyer does a final walk-through inspection of the property.
- The REALTOR arranges a closing date and time with the buyer and title company. Seller's closing is also arranged.
- Buyer brings a cashier's check for all closing costs and the balance of the down payment.

9. After closing

- I will prepare the necessary documents required for closing such as title examination, payoff statements and deed.
- On the closing day you will sign all documents. The seller will be paid and you will receive the keys.
- Congratulations, you just bought a new home!