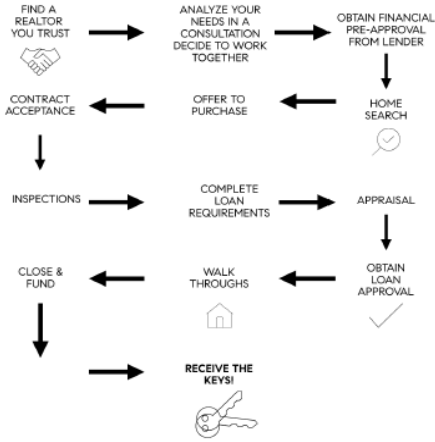


What are the steps in the home buying process?

The Buying Process



Where to Start

- >>> DETERMINE HOW MUCH YOU CAN SPEND
- >>> SAVE FOR A DOWN PAYMENT
- >>> CHECK YOUR CREDIT
- >>> GET PRE-APPROVED FOR A HOME LOAN

Why having a buyer's representative is important

- Conduct an initial consultation to determine buyer's needs, preferences, and budget.
- Provide information about local market trends and potential areas of interest.
- Assist in the pre-approval process, connecting buyers with reputable mortgage lenders.
- Utilize multiple resources to identify properties matching the buyer's criteria.
- Schedule and accompany buyers on property tours, offering insights.
- Provide an assessment of the property's value. Develop and execute a strategic negotiation plan for the best terms and price.
- Prepare and review purchase agreements, ensuring alignment with buyer's interests.
- Negotiate contract price and terms acceptable to all parties.
- Facilitate property inspections by coordinating with inspectors.
- Negotiate with sellers on repair issues identified during inspections.
- Maintain contact with lenders, checking on financing, appraisal & underwriter approval.
- Work closely with title companies and escrow officers for a smooth closing process.
- Monitor and manage paperwork, ensuring accuracy and completeness.
- Assist in navigating contingencies within the purchase agreement.
- Prepare for closing, reviewing documents and addressing concerns.
- Accompany buyers on a final walk-through to verify repairs and conditions.
- Attend closing with buyers, providing support for a smooth process.
- Facilitate the transfer of keys and necessary items post-closing.
- Conduct follow-up to address any questions or concerns and ensure a smooth transition.
- Provide referrals for contractors, movers, and other services.
- Provide ongoing support and maintain a relationship for future real estate needs.
- Keep buyers informed about market updates and opportunities even after closing.

Frequent Questions

WHAT PRICE RANGE SHOULD I BE SEARCHING IN?

I recommend searching at or below your maximum budget. In order to be competitive in multiple offer situations, you need to look comfortably below your maximum budget in order to have the ability to offer over the list price or any seller contributions if you need those.

HOW QUICKLY SHOULD I SEE A HOME I AM INTERESTED IN?

I recommend reaching out to me immediately to learn a specific home's showing instructions. Together we can decide on the soonest time for all parties.

CAN I SEND YOU HOMES I FIND ONLINE?

As one of my services to you I will be searching for homes daily and send those that match your criteria to you not only from online sources but other sources as well. I will be searching for properties daily and will send those to your email form a portal. You can respond to those or send me links from any homes you may come across also.

WHEN SHOULD I GET WITH A LENDER?

It is best to get with a local mortgage lender in the very beginning so you know exactly how much home you qualify for and the monthly payment. They will issue you a pre-approval. We have local lenders we can provide you with.

HOW LONG IS A TYPICAL BUYING PROCESS ONCE UNDER CONTRACT?

A closing timeframe is typically 7-45 days from the date an offer is accepted, depending upon if you are obtaining financing or paying cash. 30 days is most common in our market.

CAN I SHOW YOU FOR SALE BY OWNERS AND NEW CONSTRUCTION?

Yes! It is always best to have your agent show you these to ensure that these are not only priced at a fair market value but also that the correct documents are in place. You should always have representation even in new construction as they represent the builder not you.

WHAT IF I HAVE TO SELL MY CURRENT HOME TO BUY?

We can offer to take a look at the current market value of your home and place it on the market for you. We can facilitate a contingency offer if the seller on the new home will entertain that or we also have some programs available that you may be able to use that can assist in helping you buy before you sell.

