



Home Buying Process

Assist Buyer with Financing

- ◇ Obtain Good Faith Estimates
- ◇ Credit Report
- ◇ Meet with you and Lender
- ◇ Follow up on lender
- ◇ Fax items to lender of your choice
- ◇ Last 2 Years W-2's
- ◇ Last 2 Bank Statements
- ◇ Last 2 paycheck stubs
- ◇ Determine Down Payment Amt
- ◇ Gifts or Bond Money
- ◇ Borrow from 401K or retirement
- ◇ Explain Short Sales
- ◇ Explain REO's & Foreclosures
- ◇ Explain HUD Foreclosures

Home Selection

- ◇ Search My WEBSITE for homes
- ◇ Set up search on MLS
- ◇ Email or phone you with the newest
- ◇ Contact listing agent for any questions or concerns
- ◇ Provide CMA when you've narrowed search
- ◇ Provide Plat Map
- ◇ LET'S GO SHOPPING

Negotiations

- ◇ Snapshot Market Value
- ◇ Find out our negotiating position
- ◇ Counter Offer
- ◇ Contract Accepted
- ◇ Earnest Money (will cash)
- ◇ Meet termite inspector at property
- ◇ Meet Mechanical Inspector
- ◇ Go over inspections with you.
- ◇ Determine Major defects

- ◇ Inspection Notice & Resolution of Unacceptable Conditions
- ◇ Attachment A
- ◇ Re-Negotiate if necessary
- ◇ Seller Make Necessary Repairs
- ◇ Begin packing process
- ◇ Obtain Boxes
- ◇ Label boxes carefully
- ◇ Call & schedule movers

Buyers Mortgage Company

- ◇ Verifications Income, Employment
- ◇ Meet Appraiser at Property
- ◇ Appraisal Requirements?

Title Company

- ◇ Verify Title Search
- ◇ All 3rd party Bills to title company
Ex (New roof or Chimney Repairs etc.)
- ◇ Schedule Closing Appointment
- ◇ Prepare Closing Documents

Were almost there...Buyer will

- ◇ Notify Utility Companies, insurance etc.
- ◇ Notify Post Office of new Address
- ◇ Schedule final walk-thru

Closing

- ◇ Preview Hud-1 Documents
- ◇ Seller Closing sign documents
- ◇ Buyer obtain Certified Funds
- ◇ Buyer sign documents
- ◇ Recording of the deed
- ◇ Sellers proceeds released
- ◇ Buyer receives keys

