

BUYER'S TIMELINE

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1		GET PRE-APPROVED SER PRE APROBADO
2		FIND YOUR HOME ENCONTRAR SU CASA
3		MAKE A STRONG OFFER SOMETER UNA OFERTA FUERTE
4		OPEN ESCROW ABRIR ESCROW
5		INSPECTIONS: HOME, APPRAISAL, TERMITE INSPECCIONES: CASA, EVALUACIÓN, TERMITA
6		SIGN DISCLOSURES & ESCROW INSTRUCTIONS FIRMAR DOCUMENTOS DE LA VENTA Y INSTRUCCIONES DE ESCROW
7		SIGN LOAN DOCUMENTS & FINAL WALK THROUGH FIRMAR DOCUMENTOS DE PRÉSTAMO Y CAMINATA FINAL
8		FUND & RECORD TITLE CIERRE DE FINANCIAMIENTO Y GRABAR TITULO EN EL CONDADO
9		CLOSING & GET KEYS DÍA DE CIERRE Y RECIBIR SUS LLAVES

ADDITIONAL INFORMATION

CLOSING COSTS



Fees that are paid to close a real estate transaction
Tarifas que se pagan para cerrar la transacción

DOWNPAYMENT



Money paid at closing. It's the difference between mortgage amount & purchase price of your home
La diferencia entre el monto, la hipoteca y el precio de su casa

EARNEST MONEY DEPOSIT



Earnest money is an upfront deposit that gets applied to the downpayment and/or closing cost
Deposito adelantado que se aplica al pago inicial

INSURANCE



Depending on the loan & downpayment amount, you may pay mortgage insurance
Homeowner's insurance is also required
Dependiendo del préstamo y del enganche se requiere pagar un seguro hipotecario

PROPERTY TAX



Taxes are base on value. Supplemental taxes are adjustments made when value increases
Impuestos se basan en el valor. Impuestos suplementarios son ajustes cuando aumenta el valor

MAINTENANCE



It's suggested that money is set aside for maintenance to keep the house in great shape
Es sugerido que ahorre dinero para mantener su casa en buen estado