BUYING PROCESS

START

PRE-APPROVAL
Preliminary Documents Include: W2s, Pay Stubs, Bank Statements & Tax Returns.

FIND A HOME
Share your wishlist with your REALTOR and have them help you find the perfect home to fit your lifestyle.

MAKE AN OFFER
Offer Acepted, Make Earnest Money Deposit, & Schedule Inspections.

INPECTION PERIOD
Time for Buyer to Inspect ALL Aspects of Property: Home Inspection, Pest, Appraisal, HOA, Etc.

ORDER TITLE WORK
Agent will initiate to company of your choice. Seller is responsible for bringing abstract up to date.

REPAIR NEGOTIATION
Agent will prepare written TRR request. Buyer and Seller have 7 Days to agree or cancel contract.

APPRAISAL ORDER
Lender generally orders within the first week of Contract. Appraisal is optional on Cash Contracts.

APPRAISAL REPORT
Received & reviewed by Lender. Report will include at least 3 closed properties most similar and ideally closed within 6 months.

UNDERWRITING
Processor gathers and submits all items Lender is requiring for your loan approval for review.

TITLE COMMITEMENT
Attorney reviewed report showing items needed from Seller to convey clear title and to issue Title Insurance.

HOMEOWNERS INSURANCE
Your Insurance Agent will provide a quote for your review and send to Lender. Policy paid at closing.

CLEAR TO CLOSE!
Lender Underwriter reviews & clears all loan requirements. Final closing costs sent for Buyer approval at least 3 days prior to closing.

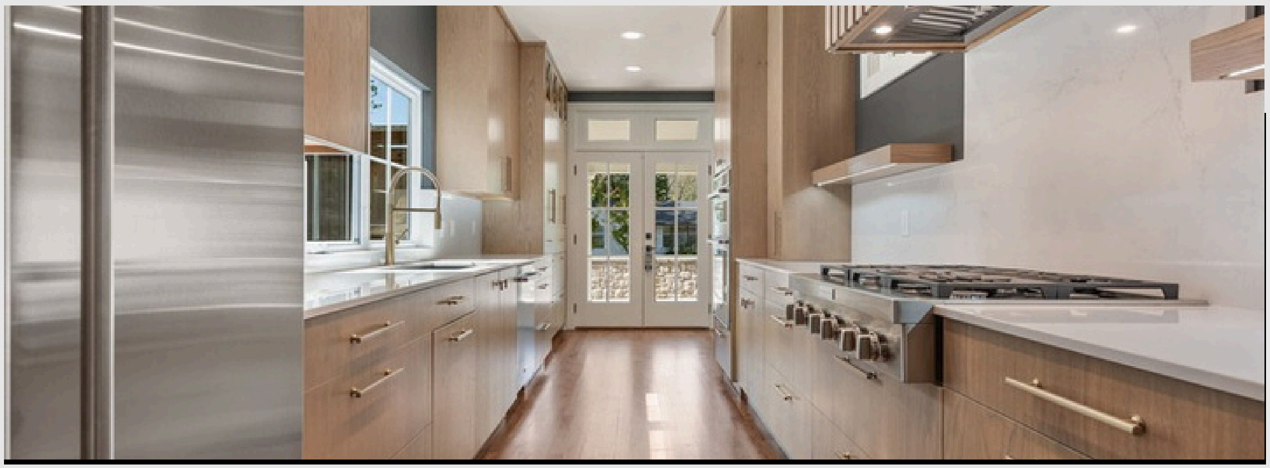
TRANSFER UTILITIES
Buyer to contact all utility companies to transfer into their name on day of closing.

FINAL WALKTHROUGH
Agent & Buyer to final inspect property to verify inspection repairs completed and in acceptable condition to close.

CLOSING
Held at Buyer's Title Company. Funds due must be wired. Don't forget your ID!

CONGRATULATIONS
Time for keys and CELEBRATION! You're now a homeowner!!!

POST CLOSING
Apply for Homestead Tax Exemption online with County if qualify. **REFER ALL YOUR FRIENDS!**



REALTY CONNECT

Call Today!

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