

A Home Buyer's Guide

WE LOVE THIS PLACE



AustinCityLiving
REAL ESTATE + PROJECT MARKETING

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Nice to Meet You

JASJEEV SINGH



Jasjeev has been an Austin resident for about a decade. Real Estate was a natural fit for him after 20 years in Sales and Operations Management. Prior to his sales experience, Jasjeev earned his Bachelor's degree in business. His first years in Real Estate were very fulfilling as he successfully helped dozens of People acquire and enjoy the home of their dreams.

This guide is to help you become acclimated and comfortable with the home buying process. It enables us to help you navigate the somewhat complex process of buying a home more seamless. Our promise to you is that we will take the guesswork out of the process and make the journey pleasant for you.



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Steps to buying a New Home

1) Selecting an Agent

By choosing me as your agent, I promise to understand your needs and represent you sincerely and honestly throughout the process. I will handle those challenging conversations, administer all the paperwork in the transaction, be your expert for neighborhoods, and be solution based on your behalf.

2) Getting Pre-Approved

Most sellers want the buyers to be pre-approved prior to submitting an offer. We can provide a few preferred lenders suggestions for you to consider. At this stage we recommend that you refrain from making big purchases on credit or applying for credit.

3) Shopping for a home

After your Pre-Approval, you now know the price range you are comfortable with. We will set up the MLS System to email homes to you that meet your criteria. Once you have identified an area in which you would like to live and homes of interest in those areas, we will set up appointments and go visit these homes. This is where the fun begins.

4) The Offer

Once we identify your dream home, several important decisions must be made but don't delay, because all great homes will have interest from other buyers as well This is when we decide on the offering price, prepare the offer and submit it. Our job is to negotiate the best deal possible on your behalf.



5) Acceptance of the offer (Under Contract)

When the seller has agreed to the terms and all signatures from both parties have been made, the contract is delivered to the Title Company. The buyer must then pay the title company the Earnest money, which is typically 1% of the purchase price, and the option fee which gives the buyer the unrestricted right to terminate during the option period.

6) Option Period and Inspection

Once your offer is accepted, the option period begins, and an inspection should be ordered to determine any deficiencies in the home. At this point you can accept the home as is or negotiate for repairs based on the findings of the inspection report.

7) Appraisal

Now that we are through the Option Period, your lender will order an appraisal to determine the value of the home.

8) Getting Ready for Closing Day

The buyer should contact the Utility providers to make sure Utilities will be transferred into your name on the day of closing and set up a change of address with the Postal Service. Make sure your Homeowners Insurer knows about your move.

9) Day of Closing

A few days before closing you will have the opportunity to review the Closing Disclosure which will show how much you will need for closing and the fees that will be paid by the buyer. A day or so before closing we can do a walk through to make sure the seller has left the home as expected and to check to see that the agreed upon repairs have been made. Bring your government issued Photo ID and banking information to wire your funds. Once the loan has been funded, you can pick up the Keys/Garage door openers from the Title Company.



*Whew! You made it.
Congratulations are in order.*