

real

THE ULTIMATE *Buyer Roadmap*

MEET WITH A REAL ESTATE PROFESSIONAL

- Discuss the type of home you're looking for, including style, price, and location.
- Set a budget and discuss your financial readiness.
- Communicate your expected timeline.

GETTING LENDER PRE-APPROVAL

- You will need pay stubs, W2s and bank statements. Knowing what you can afford is critical to successful home shopping.

SEARCH FOR HOMES

- The fun part! Your agent will schedule showings and help you find the perfect home to suit your needs. Advanced search:
- Not all Real Estate websites are the same. Your real estate professional has tools and systems to ensure you see every available home that meets your criteria.

MAKE AN OFFER

- Your agent will prepare the offer based on the price and terms you choose.

NEGOTIATION AND CONTRACT

- It may take a few tries to get it just right, but hang in there. You're on your way!
- The contract: In most cases the contract provides you with a timeline to obtain financing, as well as time to inspect the physical home. Your real estate professional will inform you of all rights and responsibilities related to the contract.

IN ESCROW

- You and the seller have agreed to the price and terms. The home is effectively held for you until closing.

FINAL DETAILS

- Perform due diligence, order the appraisal, conduct an inspection and review terms with the lender.
- Preparing for closing: you will be finalizing your loan, reviewing documents and discussing the findings from the inspection. Your agent will be managing this entire process for you.

CLOSING

- University Title Company acts as an independent third party to facilitate the closing and signing of all associated documents.
- Things to bring with you: a form of government issued identification, certified funds, and any required lender documents. For verification on your type of approved certified funds, please contact your escrow team.

FUNDING

- Once we have all money in escrow, all signatures, and final approval from the lender (if applicable), the transfer of funds and ownership is official.

MOVING TIME + HOUSE WARMING PARTY

Shelley Neuman

✉ shelley.neuman@joinreal.com

☎ (210) 309-5257

