



# Phase One

## Buying Your Home : Our Process

### OUTLINING YOUR OBJECTIVES

- What is your motivation to buy?
- What price range are you considering?
- What is your timeline to move?
- What are your ideal features and "non-negotiables"?
- What are you looking for in a neighborhood?

### PLANNING AND PREPARATION

- Analysis of active, pending and sold transactions
- Review contracts and timelines
- Personal timing and seasonal considerations
- Market forces: supply v. demand, macro v. micro

### UNDERSTANDING THE MARKET

- Discuss objectives and process with your Realtor®
- Select a lender and begin loan approval process
- Obtain a loan approval letter
- Sign exclusive buyer-broker agreement with your Realtor®
- Research neighborhoods of interest with your Realtor®

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*Mary Ann Chanthala*



## Phase Two

# Buying Your Home : Our Process

### FINDING YOUR HOME

- Browse and review online listings with your Realtor®
- Review how online websites work with your Realtor®
- Notification of new and off-market properties
- Attend Open Houses with your Realtor®
- Select your ideal location and home

### OFFERS AND NEGOTIATION STRATEGIES

- Learn about the Purchase Contract from your Realtor®
- Discuss multiple offer strategies (as needed)
- Offer presentation and highlighting buyer strengths
- Negotiate to optimize price and terms
- Acceptance of offer/counter offers

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# Phase Three

## Buying Your Home : Our Process

### CONTRACT PROCESS

- Wire initial deposit per terms of agreement
- Notify lender to begin loan process and order appraisal
- Sign and return opening package of contracts
- Discuss homeowners insurance coverage with your agent
- Finalize vesting (title) details of ownership

### INSPECTIONS AND DISCLOSURES

- Schedule all desired home inspections, including termite report
- Review all disclosures and reports
- Approve or negotiate repairs based on inspection reports
- Review and approve all seller and state required disclosures
- Review and approve preliminary title report
- Meet deadlines and remove contractual contingencies
- Schedule final walk-through

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## Phase Four

# Buying Your Home : Our Process

### CLOSING

- Review closing statement
- Sign loan documents
- Arrange to wire down payment and closing costs
- Transfer utilities to new location
- Closing, key delivery and celebration
- Move in to the property
- Move-in checklist

### WORKING TOGETHER AGAIN

- Staying in touch and keeping you informed
- Second homes and investment properties
- Providing resources and introductions
- Referrals, testimonials and reviews

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