

Home Buying

TIMELINE

PRE-APPROVAL

- ◆ Learn what you can afford
- ◆ Decide what you want to afford

FIND YOUR HOME

- ◆ Via the MLS, agent-to-agent networking, cancelled + expired listings, and targeting specific neighborhoods
- ◆ First 3 homes | In-depth discussion
- ◆ First 6 homes | Write an offer

ATTORNEY REVIEW

- ◆ Review the contract
- ◆ Firm up terms in your favor

LOAN FINALIZED

- ◆ Lender finalizes underwriting and provides clear-to-close
- ◆ Final cash-to-close known 3 days prior to closing
- ◆ Schedule wire/cashier's check

CLOSING

- ◆ Sign all purchase documents with title company
- ◆ Congratulations, the keys are yours!

CHOOSE YOUR ADVISOR

- ◆ Choose the best fit for you; it is most important!
- ◆ Review & sign Buyer Representation Agreement: understand how compensation works

DETERMINE SHOWING STRATEGY

- ◆ Showing strategy
- ◆ Negotiating your offer
- ◆ Terms, contingencies, competitive strategies

SECURE YOUR HOME

- ◆ Employ offer strategy
- ◆ Manage contingencies

TITLE WORK

- ◆ Title company performs title search, clears title problems, and issues title insurance

FINAL WALK-THROUGH

- ◆ Typically occurs the day before or day of closing
- ◆ Verify the home is in substantially the same condition



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