

A woman with long, wavy brown hair, seen from behind, stands in a kitchen. She is looking at three wooden shelves mounted on a white wall. The shelves are decorated with various items: a vase of greenery on the top shelf, a blue pot, two small cacti in concrete pots, a grey bowl, and three blue ceramic canisters on the middle shelf. The bottom shelf holds a blue bowl, a grey pot, a stack of blue plates, and another blue bowl. Below the shelves is a white countertop with a black faucet, a bowl of oranges, and two glass bottles. A woman's hand is visible on the right side, holding a bouquet of flowers. The entire scene is framed by a light blue border.

real

Buying your home.
Our Process.



Phase One.

Identifying Your Goals

- What is your motivation to buy?
- What is your ideal price range?
- What is your desired move in date?
- What are your must haves?
- What are you looking for in a neighborhood?

Planning & Preparation

- 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

Knowing The Market

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

Phase Two.

Finding Your Home

- Browse and narrow down online listings
- Which online websites work
- Notification of new & off-market properties
- Attend Open Houses with your Realtor®
- Start local and fan out

Offers & Negotiation Strategies

- Knowing the Purchase Contract
- Our multiple offer strategy
- Presenting your offer to win
- Negotiate to optimize price and terms
- Define offer acceptance criteria





Phase Three.

Closing Process

- Starting the closing process immediately
- Defining what money is due when
- Notify lender to begin loan process and appraisal
- Contact insurance regarding homeowner coverage

Inspections & Disclosures

- Schedule all desired home inspections & termite report
- Review all disclosures and reports
- Approve/negotiate repairs based on inspection
- Review/approve all seller and state required disclosures
- Review and approve preliminary title report
- Meet deadlines & remove contractual contingencies

Phase Four.

Closing

- Schedule final walk-through prior to close
- Review the closing statements
- Meet to sign loan documents
- Arrange to wire down payment, closing costs
- Transfer utilities to new home
- Closing, key delivery and celebration
- Move in to the property
- Move-in checklist

Continuing the Relationship

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



real



Bryan Garrity, J.D.

Global Real Estate Advisor

The Garrity Group

bryan@bryangarrity.com

www.bryangarrity.com

(858) 525-3202

DRE# 01501862 / 02022092

SAN DIEGO CA