

# The Home Purchase Process

## Start Here

Buyer Consultation

Buyer Representation Agreement

Obtain Loan Pre-Approval

### Property Search

View Listings From the MLS  
Connect on SETXProperties.com  
Viewing Properties in Person

### Make Offer

Discuss Offer Details  
Draw Up Contract  
You Sign, We Present

### Offer Accepted

If not Accepted & Seller Counter Offers  
Counter-Offer or Accept or Move On

## Contract Executed

### Your Tasks During Opt Period

Earnest Money/Opt Fee Delivery  
Order Inspections  
Obtain Insurance Quote  
Negotiate Repair/Monies  
Confirm if Moving Forward

### At Least 3 days before Closing

Sign Lender's Initial Disclosure  
Schedule Utilities

### Managed For You

Title Company Processes File  
Lender Processes Loan  
Appraisal Completed  
Insurance Bound  
Survey Completed  
Loan Approved  
Lender/Title Finalize  
Closing Scheduled  
Parties Sign/Monies Fund

## Welcome Home You Get the Keys

### The People

**Buyer Agent** - Represents You  
**Listing Agent** - Represents the Seller  
**Lender/Loan Officer** - Provides Loan  
**Home Inspector** - Hired by the buyer to conduct inspection  
**Appraiser** - Provides an Opinion of Value / Report to Lender  
**Surveyor** - Provides a survey of the property  
**Title Company/Escrow Officer** - Provides title policy, conducts title searches, and closing.

### The Money

#### Money Paid Up Front

Earnest Money + Option Fee - Within 3 business days  
Home Inspection - Order / Pay ASAP during Option Period  
Additional Inspections  
Possibly Appraisal

#### Money Paid At Closing

Down Payment + Closing Costs = Total Amount to Close