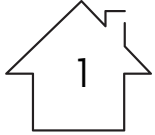


THE *home* BUYING PROCESS



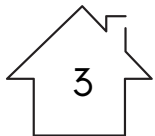
PRE-APPROVAL

- Meet with a lender or a referred loan officer
- Determine the best Mortgage type
- The pre-approval letter determines the 2nd step
- Be fully underwritten, not all lenders will do



SEARCH & SHOWINGS

- Use our tool for the proper search
- We will set up showings and set up a tour
- Search offline for properties with our sources



OFFER & NEGOTIATION

- Research comparable homes and review together
- Put in a strong offer and have the best strategy
- Negotiate the terms of the contract



ESCROW-TITLE COMPANY

- Deposit Option Money
- Deposit Earnest Money



INSPECTIONS

- Schedule inspections and verify insurance coverage during Option Period
- Review, Research and Negotiate



FINANCING

- An appraisal will be ordered by the lender
- Obtain homeowners insurance within 7 days
- Receive a clear-to-close and Settlement Statement




CLOSING


- Perform final walk-through before closing
- Sign closing documents at title company
- Recieve your keys once funded and Celebrate!




CARRIE BEAMER

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Brokered by

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