

FILES

THE HOME BUYING PROCESS

START

PRE-APPROVAL PRELIMINARY DOCUMENTS INCLUDE W-2S, PAY STUBS, BANK STATEMENTS & TAX RETURNS	FIND A HOME ASSESS YOUR WANTS AND NEEDS, THEN LET ME KNOW WHAT YOU ARE LOOKING FOR SO WE CAN FIND THE PERFECT HOME	MAKE AN OFFER OFFER ACCEPTED? SIGN ALL THE REQUIRED DOCUMENTS AND ORDER HOME INSPECTION	CONTRACT CLAUSES REVIEW YOUR CONTRACT & PAY CLOSE ATTENTION TO DATES & TIMELINES I WILL BE HERE TO HELP YOU THROUGH IT
UNDERWRITING PROCESSOR SUBMITS FILE TO UNDERWRITING DEPARTMENT FOR REVIEW AND COMMITMENT LETTER APPROVAL LETTER ISSUED AND SENT TO YOU FOR REVIEW	APPRAISAL REPORT RECEIVED AND REVIEWED PROCESSOR UPDATED YOU ON OUTSTANDING ITEMS	PROCESSING PROCESSOR COMPLETES ALL UPDATED INFORMATION VERIFICATIONS FOR CREDIT, EMPLOYMENT, AND ASSETS	INSPECTIONS & APPRAISAL INSPECTIONS ARE COMPLETE AND YOUR LENDER ORDERS THE APPRAISAL
COMMITMENT & TITLE REPORT SUBMIT ALL OUTSTANDING CONDITION ITEMS FOR THE COMMITMENT LETTER PRIOR TO FINAL CLEARANCE AND REVIEW OF THE TITLE REPORT FOR FINAL APPROVAL	HOMESIGNING & CLOSING POLICY COPY OF A... CLAUSE... REQUIRE... MAKE POLIC...	FINAL WALKTHROUGH SCHEDULED WITHIN 3 DAYS PRIOR TO CLOSING THIS IS YOUR CHANCE TO APPROVE THE CONDITION OF THE HOUSE PRIOR TO SIGNING CLOSING DOCUMENTS	CLOSING WELCOME HOME! KEYS ARE IN HAND AND YOU ARE NOW A HOME OWNER

END

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HELPFUL STRATEGIES

- SAVE & SUBMIT ALL FUTURE PAYSTUBS
- SAVE & SUBMIT ALL FUTURE BANK STATEMENTS
- CONTINUE TO PAY ALL OF YOUR DEBTS & LOANS ON TIME
- KEEP COPIES OF ALL DOCUMENTS SUBMITTED FOR PROCESSING

COMMON MISTAKES

- DON'T MAKE ANY CASH DEPOSITS
- DON'T MAKE ANY LARGE PURCHASES ON YOUR CREDIT CARDS
- DON'T CO-SIGN A LOAN FOR ANYONE
- DON'T CHANGE BANK ACCOUNTS
- DON'T APPLY FOR NEW CREDIT CARDS

THE POWERHOUSE PARTNERS

real

VIEW 2020 MARKET GUIDE

EVERYTHING YOU NEED TO KNOW

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VIEW

SELLER'S Hand Book

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BUYER Hand Book

VIEW

Sarah Shepherd
REAL ESTATE AGENT

A STEP BY STEP PROCESS TO FINDING THE HOUSE YOU WILL CALL HOME