



STEP-BY-STEP

home buying guide

EXPERTISE AND RELIABILITY YOU CAN TRUST

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01 **SELECT A REALTOR AND ESTABLISH A RELATIONSHIP**

I am a full time, professional Realtor with extensive market knowledge. We will work closely together to find the right home for you.

02 **EVALUATE YOUR NEEDS AND RESOURCES WITH YOUR REALTOR**

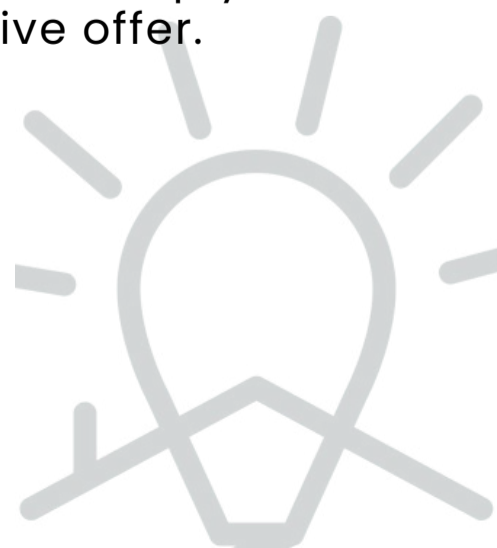
Once we establish your needs, I will provide guidance to financial institutions where you can obtain information in order to get the best financing available. We will meet to discuss your needs and analyze your resources.

03 **IDENTIFY PROPERTIES YOU ARE INTERESTED IN**

I will show you homes based on the criteria that we establish. The more precise and direct you are with me, the more successful our search will be.

04 **DETERMINE THE SELLER'S MOTIVATION**

Once we have found the home you wish to purchase, I will do all the necessary research to help you structure an effective offer.





05 WRITE AN OFFER TO PURCHASE

I will draft the Purchase Contract Agreement for you, advising you in protective contingencies, customary practices, and local regulations. At this time you will need to provide an “earnest money” deposit usually 3 percent of the purchase price. This deposit is not placed in escrow until your offer has been accepted.



06 PRESENT THE OFFER

I will present your offer to seller and the seller’s agent. The seller has three options: they can accept your offer, reject your offer, or make a counter offer. My personal knowledge of your needs and qualifications will enable me to represent you in the best way possible.

07 EVALUATE THE SELLER’S RESPONSE

I will review the Seller’s Response with you. My negotiating skills and knowledge will benefit you reaching a final agreement.



08 OPEN ESCROW

When the Purchase Agreement is accepted and signed by all parties, I will open escrow for you. At this time your earnest money will be deposited. The escrow or title company will receive, hold, and disburse all funds associated with your transaction.



09 CONTINGENCY PERIODS

This is the time allowed in your Purchase Agreement to obtain financing, perform inspections, and satisfy any other contingencies to which your purchase is subject. Typical contingencies include:

- Approval of the Seller's Transfer Disclosure Statement
- Approval of the Residential Building Report (3R)
- Approval of the Preliminary Title Report
- Loan approval, including an appraisal of the property
- Physical inspections of the property
- Pest inspection

10 OBTAINING HOMEOWNER'S INSURANCE

I will coordinate between your insurance agent and the Title Officer to make sure a policy is in effect at close of escrow.

11 DOWN PAYMENT FUNDS

You will need a cashier's check or money transfer several days prior to the closing date of escrow.

12 CLOSE OF ESCROW

When all of the conditions of the Purchase Agreement have been met, you will sign your loan documents and closing papers. You will deposit the balance of the purchase price. The Deed will be recorded at the County Recorder's office, and you will take ownership of your home.

