SIMPLE BUYERS GUIDE

What to Expect When Purchasing a Home

Why Working With a REALTOR® Matters
Buying a home is one of the largest financial decisions you'll make. Having professional representation protects your investment and simplifies the process.

Representation & Protection
A REALTOR® is legally obligated to act in your best interest. This includes protecting your money, negotiating on your behalf, and ensuring you understand every document before signing.

Pricing & Negotiation Strategy
We analyze comparable sales to help you avoid overpaying and structure offers that are competitive without being reckless. Negotiation includes price, repairs, timelines, contingencies, and sometimes closing costs.

Contract & Deadline Management
Real estate contracts are legally binding and deadline-driven. Missing a deadline can put your earnest money at risk. Your agent tracks timelines and ensures compliance from contract to closing.

Problem Solving & Coordination
From inspections to appraisals to lender communication, we coordinate all parties involved and handle unexpected issues so you can focus on the big picture.

The Home Buying Process

1.Get Pre- Approved

Before shopping, obtain a lender pre- approval. This clarifies your budget, monthly payment, and estimated cash to close. It also strengthens your offer when you find the right home.

2.Home Search

We identify properties that match your goals and tour homes. When you find the right one, we will discuss offer strategy.

3.Submit an Offer

An offer includes purchase price, earnest money, option/inspection period, financing and appraisal contingencies, and a proposed closing date. Once accepted, the home is officially under contract

What Happens After You're Under Contract

Inspection Period

You will schedule a professional home inspection. This identifies the condition of the property and potential repairs. Based on the report, we may negotiate repairs or credits.

Loan Process & Appraisal

Your Lender will finalize your loan approval and order an appraisal. The appraisal confirms the home's value for the lender. Avoid large purchases or credit changes during this time.

Contingencies & Deadlines

Financing, appraisal, and inspection contingencies protect you during the transaction. Each has strict deadlines that must be followed correctly.

Preparing for Closing

Clear to Close

Once the lender issues final approval, you will receive a Closing Disclosure outlining final numbers and cash required.

Final Walkthrough

This occurs shortly before closing to confirm the home's condition and agreed – upon repairs.

Important Reminders During the Process

- Do not change jobs, open new credit, or make large purchases.
- Communicate quickly with your lender and agent.
- Always verify wire instructions directly to avoid fraud.
- Ask questions (Clarity prevents costly mistakes).