

The Road to Home Ownership



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kw ATLANTIC PARTNERS
KELLERWILLIAMS,
REALTY

Why Choose a Keller Williams Agent?

When You Work With Us, You Get:

- > A knowledgeable and professional real estate agent
- > A committed ally to negotiate on your behalf
- > The systems in place to streamline buying your home
- > The backing of a trusted company, Keller Williams

We Commit to Helping You With Your Home Search By:

- > Previewing homes in advance on your behalf
- > Personally touring homes and neighborhoods with you
- > Keeping you informed of new homes on the market
- > Helping you preview homes on the Web
- > Advising you of other homes that have sold and for how much
- > Working with you until we find the home of your dreams

Get Pre-Qualified for a Mortgage

Know before you go.
Use a local lender.
Don't want any surprises.

**PRE-QUALIFY
NOW!**

Find Your Dream Home

Search top listings
Watch it, track
your updates
MLA is the original leader because Zillow, Trulia,
and Realtor.com are based on our success.
www.kellerwilliams.com/realty

Get the Most Out of Your Home

Get the most out of your home with a professional real estate agent. We'll help you find the right home, negotiate the best price, and get you settled in your new home.

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Search requirements

Wants vs. Needs

Instant Updates



MLS is the original source- beware Zillow, Trulia, & other search sites- not quick or accurate.

<https://neflogin.flexmls.com/ticket>

Negotiate the Contract

Over 50 Items

BINDER

Purchase Price

Time-frames


Possession

Closing Costs


Contract to Close Checklist



Loan Application & Lenders Appraisal



Troy Silhan
Mortgage Banker
904-217-9489 (c)
904-992-1000 (o)
904-758-3496 (f)
tsilhan@boejax.com



Thank you for choosing Troy Silhan and my team at The Bank of England for your mortgage needs. The items needed are below. Please email or fax the items as soon as possible to 904-212-1061. If you are missing any of the documents, please do not hold up sending me what you have. If you have questions, please call or email me.

Items Needed

- 2015 and 2014 Tax Returns (all pages) (if 2014 not filed, need 2014 and 2013)
- 2 years W2's (2015 and 2014)
- Paystubs: most recent 30 days consecutive
- Last 2 months of all asset statements with all pages. Examples are:
 - Checking Account statements/Savings Account statements
 - IRA/401k
 - Money market/Investments
- Copy of your current mortgage statement (if own other house/s)
- Copy of your current homeowners insurance binder/dec page (if own other house/s)
- Copy of your Driver's License (works best to take picture on phone and email)

If you are self employed

- Need a copy of your business tax returns (unless only filed on personal returns)

If you have retirement income

- Copy of your current Social Security Award letter
- Copy of your 1099's for Social Security for 2015 and 2014
- For pension income, award letter showing the monthly amount
- For pension income, copy of your 1099's for 2015 and 2014

If you have child support/alimony income

- Copy of the full divorce decree or child support order
- Proof of money going into bank account for 6 months

****Please note on your asset statements like checking/savings etc. Under Fannie Mae guidelines we have to source any non-payroll deposits that are larger than \$500. Sourcing will include explanation of the deposit and a copy of the check/deposit (most can be printed from online banking)**

I look forward to helping you and your family to reach your financial goals in 2016.

Sincerely,

Troy Silhan
Team Silhan- Closings you can **BANK** on!
Mortgage Banker
Bank of England
tsilhan@boejax.com





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Bank of England

Home & Pest Inspections (WDO)

No house is perfect.

Basic Home Condition Checklist-

ASHI home inspector inspection- looks for things that may not be readily visible.

Home inspectors are generalists, some things may require review by a specialist.

Wood Destroying Organisms (WDO) inspection includes creepy crawlies & wood-decaying fungi.

The goal is to limit potential surprises

Request Repairs If Applicable

No house is perfect

Contract is As-Is by default

Sometimes it makes sense to ask a seller for a repair or concession, sometimes it doesn't.

Buyer Purchases Hazard Insurance

Mortgage company will require hazard insurance to protect your mutual investment.

Flood insurance- Optional vs. Required



Loan Approval

First comes the "Conditional" Approval

Generally there is some additional paperwork

Then "full" approval

Clear to close!!!!



Pre-Closing Walk Through

Verify repairs completed & receipts provided (if applicable)

Substantially the same condition as time of contract/inspections.

Cannot raise new issues/concerns



Buyer Receives Closing Disclosure



3 days prior to closing the buyer will receive the closing disclosure (CD).

Will have the bottom line number that needs to be brought to the closing.

Signing Documents @ Closing

Approximately 1 hour

Bring 2 forms of ID.

"Cash to close"- wire

Sometimes you don't get the keys.



Welcome to the neighborhood!



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