

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
- Working with you until we find the home of your dreams

CHOOSE A REALTOR

- Search requirements & wants vs. needs
- Setup your search for instant email updates
- MLS is the original source - beware Zillow, Trulia and other search sites - not quick or accurate. Their goal is to connect you with one of their agents, not to help you find a home.

FIND YOUR DREAM HOME

PRE-APPROVAL

- Get pre-qualified for a mortgage
- Don't want any surprises
- Use a local lender

NEGOTIATE THE CONTRACT

The purchase contract (offer) includes over 50 negotiable items. Common points are:

- Binder
- Time-frames
- Possession
- Closing Costs
- Contract To Close Checklist

- The deposit is good faith money. It ensures that the terms of the contract are followed.
- Have this amount readily available. It will need to be sent in shortly after your offer is accepted and signed.

BINDER DEPOSIT TURNED IN

- No house is perfect
- Home inspectors are generalists, some things may require review by a specialist
- Wood Destroying Organisms (WDO) inspection includes creepy crawlies and wood-decaying fungi
- The goal is to limit potential surprises

HOME & PEST INSPECTIONS

LOAN APPLICATION & APPRAISAL

- Once you're under contract you'll begin the loan/mortgage process by making application with your lender.
- Get the lender the information they request ASAP. The contract obligates you to obtain a mortgage within a certain time period so you don't want any delays.

REQUEST REPAIRS

- 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

- Mortgage company will require hazard insurance to protect your mutual investment
- Flood insurance - Optional vs. Required

HAZARD INSURANCE

- Verify repairs completed and receipts provided, if applicable
- Substantially the same condition as time of contract/inspections
- Cannot raise new issues/concerns

PRECLOSING WALKTHROUGH

LOAN APPROVAL

- First comes the "Conditional Approval"
- Generally there is some additional paperwork
- Then "Full Approval" and Clear to Close

CLOSING DOCUMENTS DELIVERED

- 3 days prior to closing the buyer will receive the closing disclosure (CD)
- CD will have the bottom line number that needs to be brought to the closing

- Specific instructions will come from the title company just before closing.
- Bring 2 forms of ID

CLOSING - SIGNING DOCUMENTS

WELCOME HOME

