



THE HOME BUYING PROCESS

We have designed this packet to assist you with the purchase of your new home. We assure you that it is our goal to provide you with the most professional and informative service available. We are always just a phone call or text away!

Up Front Money:

- Due Diligence Fee
 - Earnest Money
 - Inspection Fees (Home, Radon, Well, Septic & Termite)
 - Appraisal
 - Survey
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STEP BY STEP HOME BUYING PROCESS:

1. Find a REALTOR you trust (Buyer Representation is **FREE**)
2. Buyer Consultation
3. Talk to a lender to get preapproved
4. Select properties
5. View properties
6. Write an offer
7. Negotiate and Counter offer
8. Contract acceptance Money Deposit
9. Turn in your Due Diligence Fee & Earnest Money Deposit
10. Inspections – See estimate of costs doc
11. Negotiate repairs
12. Schedule closing w/ attorney
13. Complete mortgage application
14. Credit report
15. Appraisal
16. Verifications
17. Hazard (home owners) insurance
18. Clear all lenders conditions
19. Obtain loan approval
20. Transfer Utilities into your name
21. Final Walk through
22. Closing day!
23. Move into your new home!