

The Home Buying Process



Buyer Consultation:

Meet with your Realtor® & discuss the current market conditions of your desired areas! This is a great time to make the “Must-Have” list with your agent & learn why you need a Buyer’s Agent.



Financing:

Connect with your chosen Local Lender to determine your price range & loan type. Your Realtor® should have some great references they have worked with before! Your agent with suggested lenders!



Setting up your Home Search:

Your agent will set you up via email on a customized search in our MLS database that matches your criteria. We get to start seeing homes at this stage!



Writing an Offer + Negotiations:

Your Realtor® will carefully review the Purchase Agreement + Additional Forms with you and write out the terms you are offering to the seller. Each offer is different, so always ask questions during this stage! We will discuss any contingencies during this stage too!



Under Contract:

Once all parties have signed a contract, we are ratified and the property is pending! Your team does a lot of behind the scenes work here before closing!



EMD:

Earnest Money Deposit - This is your deposit for the home. You will see this credit on your closing disclosure. You can do this online with DepositLink or by check and make it payable to the cited party on the contract.



Home Inspections:

Typically done within the first 7-10 days you are under contract! Your Realtor® will be with you and schedule this with the inspector and listing agent. Requests for repairs or credits must be submitted within this time as well. You may enter negotiations with the sellers here.



Seller Inspections & Appraisal:

Well, Septic & Termite are covered by the seller unless otherwise stated in the contract. You also do not need to be present for the appraisal, this will be scheduled with your lender and puts a value on the property so we can obtain clear-to-close from the lender!



Transfer Utilities:

Your Realtor® will aid in confirming all the correct contacts for your water, sewer, internet, power & more!



Clear to Close:

The lender will let us know when all terms have been met. Schedule a final walk-through with your Realtor® and review the Closing Disclosure prepared by the closing companies. Once approved by all parties, schedule closing day!