

BUYER'S ROADMAP

This comprehensive guide offers a detailed, step-by-step walkthrough of purchasing a home, equipping buyers with essential knowledge for navigating the process smoothly.



1 EVALUATE

Schedule an appointment to discuss in detail what you're looking for in your new home.

2 MAKE A PLAN

Let's talk about how you will finance or purchase your new home. Plus, we will go over the buyer broker agreement in detail.

3 CONTACT A LENDER

We will discuss different loan types and lenders and give referrals if desired.

4 HOME SEARCH BEGINS

Set up searches, coordinate showings with your realtor, attend open houses, and drive neighborhoods. All of these strategies will help to ensure a successful home-buying experience.

5 PREPARE AN OFFER

When you find the home you are interested in, we will evaluate the comparable properties and discuss the terms, contingencies, and earnest money. Once finalized, we will submit your offer for seller review.

6 OFFER ACCEPTED

The accepted offer is submitted to the lender to begin the loan approval process. An escrow account is opened, and earnest money is deposited. Typically, the preliminary title report will be released within five business days.

7 NEGOTIATE REPAIRS

Every house has repairs that are needed. I'll work with you to evaluate the home inspection reports and negotiate repairs on your behalf. All repairs must be negotiated within an "inspection contingency period" (usually 10 business days after your offer is accepted). You may rescind your offer within the 10-day window if you disapprove of the property condition, and your earnest money may be refunded.

8 APPRAISALS

The lender will order an appraisal with an appraisal management company to evaluate the condition of the home and ensure the value is sufficient to support the purchase price.

9 SIGNING DOCS

Escrow receives all necessary loan documents from the lender, and the title company issues a policy, ensuring the property is free from clouds, liens, and encumbrances. Once all is finalized, the escrow agent will contact you to set up a time to sign all the closing documents.

10 FUNDING & RECORDING

Once all parties have signed all closing documents, the lender will fund the loan, and escrow will be approved to record with the county.

11 KEYS & POSSESSION

The most exciting and important part is the keys! We'll schedule a time to coordinate the key exchange; in most cases, I'll be able to meet at the property at a time that works best for you. **CONGRATULATIONS!**