

# BUYING YOUR HOME **our process**

## PHASE *One*

### OUTLINING YOUR OBJECTIVES

- What is your motivation to buy?
- What price range are you considering?
- What is your timeline to move?
- What are your ideal features and non-negotiables?
- What are you looking for in a neighborhood?

### PLANNING AND PREPARATION

- Discuss objectives & process
- Select a mortgage lender and begin loan approval process
- Obtain a pre approval letter
- Research neighborhoods of interest with Andrea

### UNDERSTANDING THE MARKET

- Analysis of active, pending an sold transactions
- Review contracts and timelines
- Personal timing and seasonal considerations
- Market forces: supply v. demand, micro v. macro

## PHASE *Two*

### FINDING YOUR HOME

- Browse and review online listings
- Review how websites work with Andrea
- Notification of new and off-market properties
- Attend open houses
- Select your ideal location and home

### OFFERS & NEGOTIATION STRATEGIES

- Learn about the purchase contract from Andrea
- Discuss multiple offer strategies (as needed)
- Offer presentation and highlighting buyer strengths
- Negotiate to optimize price and terms
- Acceptance of offer/counter offers

## PHASE *Three*

### CONTRACT PROCESS

- Wire initial deposit per terms of contract
- Notify lender to begin loan process and order appraisal
- Sign and return opening package of contracts
- Discuss homeowners insurance with Andrea
- Finalize vesting (title) details of ownership

### INPSECTIONS & DISCLOSURES

- Schedule all desired home inspections
- Review all disclosures and reports
- Approve or negotiate repairs based on home inspection reports
- Review and approve all seller and state required disclosures
- Review and approve preliminary title report
- Meet deadlines and remove contractual contingencies
- Schedule final walk through

## PHASE *Four*

### CLOSING

- Review closing statement
- Sign loan documents
- Arrange to wire down payment and closing costs
- Closing, key delivery and celebration
- Move into the property
- Move-in checklist

### WORKING TOGETHER AGAIN

- Staying in touch and keeping you informed
- Second homes and investment properties
- Providing resources and introductions
- Referrals, testimonials and reviews

*Welcome Home!*