

The Buyer Process

Buying a new home is a financial and emotional experience that requires life-changing decisions. In today's competitive and complex real estate market, working with a licensed, full-time Realtor® will ensure that you find a home that best satisfies your hopes and needs and that provides the most advantageous terms and conditions for you.

You can count on us to:

- Meet with you to discuss your needs, analyze your financial resources and help establish achievable goals. We regularly tour property to keep up on inventory and comparable sales and will recommend financial institutions where you can shop for the best possible financing. Things to keep in mind while in the buying process:
 - ⇒ Do not quit your job
 - ⇒ Do not change employers
 - ⇒ Do not incur new debt such as a new vehicle
 - ⇒ Do not charge up your credit cards
 - ⇒ Do not make a large deposit/withdrawal from your bank
 - ⇒ Do not change your mind after locking a rate
 - ⇒ Do not co-sign for someone
 - ⇒ Do not spend down payment money
 - ⇒ Do not schedule a vacation right before closing
 - ⇒ Do not file for divorce prior to closing
- We will show you homes based upon criteria you've established, contingencies, customary practices, local laws, regulations and agency relationships. We will also guide you toward the loan pre-qualification and pre-approval process.
- When you've found the perfect property, we will draft the purchase contract for you, present your offer to the seller and the seller's agent highlighting your strengths as a buyer and negotiate a fair agreement. Once the contract is accepted, we'll keep you informed and ensure that all conditions and contingencies are addressed promptly and in accordance with the contract.
- You can count on us to assist you in arranging physical inspections of the property, and review the inspection report(s), title report and other necessary documents with you. We will review the settlement statement with you before closing and attend the closing with you.

There are many steps in the process of buying a home.

We look forward to being with you all the way.



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