Finding and Buying a Home

Initial Consultations
- Determine your priorities and needs.
- Review 'agency' choices
- Discuss financing options

Finding the Right Home
- Your Realtor will show you properties based on your criteria
- Evaluate each property with your Realtor
- Choose the right home

Preparing an Offer
- Deciding on
  - Price
  - Dates
  - Subjects
    - Personal property
    - Inspections

Reaching an Agreement with a Seller
- Present your offer
- Negotiation of terms and possible counteroffers
- Agreed-upon sales contract with seller

Obtaining Financing
- Find a Mortgage lender
- Pre-qualification
- Complete loan application
- Obtain loan pre-approval
- Provide requested documentation

Completing the Process
- Review seller's property Disclosure (PDS)
- Review title report
- Inspections
  - Building, septic, pest
- Final Loan Approval
- Final Subject Approval
- Make Deposit
- Arrange Lawyer/Notary
- Arrange for homeowners insurance
- Arrange for movers

Possession Day ☺
- Receive keys from Realtor
- Move in!!!!

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