

# It Takes a Team

## Get pre-qualified with a lender.

The process of finding and purchasing a home can be daunting. We begin the process by getting the buyer to a Lender to determine how much you want to pay for a home, what payments you will be comfortable with and what type of mortgage loan is preferable for you.

## Determine your needs.

Once we are armed with that information, we start the search process. The next step is to determine what is important to you in your future home. Such as how many bedrooms? Do you need a fenced yard? What size of garage?

## Looking for the home.

Together we will review what has been found in MLS and schedule showings. We will visit as many properties that are available that meet your criteria. We will search daily for new properties and preview listings on your behalf. You will be notified immediately of any possibilities.

You may choose to visit open houses and for sale by owner homes on your own. If you see something you are interested in notify us immediately before you indicate any interest to Seller or their representative.

## Write an offer

The Purchase and Sale Agreement, Property Disclosure, and several other documents are completed and submitted to Seller or their Realtor. The offer is either accepted, rejected or countered and we act accordingly.

## The Home Inspection

You, the buyer, are encouraged to have a home inspection done. It is a very important step to determine the overall condition of the house. The inspection report is given to the Seller with a request for required repairs. Once the repairs are agreed upon and completed, the re-inspection is completed by you and your inspector. Sometimes the appraiser can sign off on the repairs if they are completed prior to the appraisal.

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## The Appraisal

The appraiser is the eyes and ears for the lender. They are there to determine if the home's value is equal to the sales price. This is usually the lengthiest part of the process.

## Closing

You will have visited your lender a few times to discuss the loan and provide necessary documentation. Your lender compiles all of your information and information on the property and sends it to the Title Company. There a "HUD Settlement Statement" is issued. The figures are reviewed by us and your lender to determine their accuracy and then we meet at the Title Company to sign the closing documents. Your Title Officer will explain each document throughout the process. The deed is recorded the next business day, which is generally when you get possession of the property.

*D'Ette*  
& COMPANY

  
**KELLER WILLIAMS**  
REALTY