THE HOME BUYING PROCESS

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Meet with me for your Buyer Consultation → You are Pre-Qualified by Lender → View homes fitting your criteria → Offer made on your favorite home!

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CONTRACT IS ACCEPTED! → Contract and Earnest Money deposited with Escrow Company: Escrow Opened/Title Search ordered → BUYER'S DUE DILIGENCE

BUYER'S DUE DILIGENCE
Inspections:
Home, Wood Infestation, Roof, Pool

Review inspections and negotiates appropriate requests

Reports:
Seller Disclosure,
Title Commitment, CCRs,
HOA Disclosures

Buyer secures Home-owner's Insurance within inspection period

Review with Buyer and present Buyer's responses

→ LOAN APPROVAL PROCESS

Mortgage Company → Underwriting/Property Appraisal → Approval / Rejection

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Escrow Company obtains payoffs and collects other info. → Buyer conducts final walk-through → Signing of documents by both Seller & Buyer → Signed documents sent to Lender

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After approval of documents Lender wires funds and gives OK to record → Documents recorded at County Recorder → Sent back to Escrow and Escrow Company distributes funds → You are given the keys to your new home!

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Title policy, deed, etc. are sent to you