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The Home Buying Process

Meet with your REALTOR® for your Buyer Consultation
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Hire your REALTOR®

→ You are Pre-Qualified by Lender

→ Your REALTOR® shows you homes fitting your criteria

→ Offer made on your favorite home!
—
Your REALTOR® will help you negotiate the best terms

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CONTRACT IS ACCEPTED!

→ Contract and Earnest Money deposited with Escrow Company: Escrow Opened/Title Search ordered

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

REALTOR® helps buyer review inspections and negotiates appropriate requests
—
Reports:
Seller Disclosure,
Title Commitment, CCRs,
HOA Disclosures

REALTOR® to review with Buyer and present Buyer's responses

→ **LOAN APPROVAL PROCESS**

Mortgage Company → Underwriting/ Property Appraisal → Approval

Rejection → Mortgage Company

→ Buyer secures Home-owner's Insurance

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Escrow Company payoffs and collects other information

→ 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