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GUIDING YOU THROUGH THE HOME BUYING PROCESS

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**

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

Underwriting/ Property Appraisal → 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