

1. Counseling session, present I.A.B.S., benefits sheet, and then the Buyer Representation Agreement (have Buyer packet available)
2. First step to buying your home is obtaining pre-approval from a lender
3. Agent will furnish you with a list of lenders and information needed to provide to the lender of your choice
4. Making a decision whether you prefer new construction or pre-owned homes
5. If choosing pre-owned homes narrow down choice as to age of property if possible
6. Identify you wants and needs too narrow the search for you
7. Agent making appointments to view the homes you selected
8. Looking at the homes selected and taking notes for decision making
9. Agent will do a Competitive Market Analysis on properties you select to help in your decision making
10. Decision made by you and now an earnest money and option check must be written when writing this offer
11. Earnest money delivered to the title company so they can receipt and begin their title research
12. Option money delivered to seller's agent to receipt.
13. The option and earnest money check will be deposited and cashed
14. Timeline calendar provided for you to comply with all dates on contract
15. Title commitment will be sent directly to you from the title company
16. Agent will also receive title commitment with remarks if any challenges appear
17. Agent will call the title company for a time to close convenient for closing
18. Be sure lender gets a copy of the contract
19. Agent to furnish list of vendors

20. Buyer to choose what inspector to use and set appointment early  
In option period (buyer typically pays for this at time of inspection)
21. Discuss inspection report and any repairs buyers want to ask seller to repair
22. If repairs are necessary, then an amendment must be completed and signed by buyers and sent to Seller's agent. We will ask seller to provide repair receipts prior to our walk through
23. Negotiations may arise over this amendment and must be settled
24. Buyer to choose insurance company and get quote and ask that company to pull a C.L.U.E. report on the property to match to the seller disclosure (preferably accomplished during the option period)
25. Lender will order the appraisal
26. Check with lender on progress of loan
27. Relay final approval of appraisal to all parties
28. The appraisal will determine if lender repairs are required
29. Schedule a walk through prior to closing to be sure property is in same condition and repairs, if any, were completed. Request repair receipts from seller's agent prior to this walk through
30. Get final amount needed to close from title company and bring certified funds
31. Schedule your moving in coordination with closing and funding as that is when you will receive the keys and the home will be yours
32. Remember to set-up utilities
33. Bring your identification, certified funds and any documentation on any name change
34. Closing and funding
35. Receive keys and any necessary security codes, etc.
36. Let family and friends know your new address
37. Do a post office change of address
38. Congratulations!!!