Determine homes to view (if you visit open houses on your own, mention to other agents that you are working with an agent to prevent unwanted solicitation calls)

Complete contract & offer documents; provide earnest money & lender pre-qualification letter

Share list of homes with Cindy; determine time to view homes

Narrow list down to 2-3 top choices; review home needs to determine final decision

Schedule utilities to be put into your name the day of possession (usually closing day)

Final walk-through

Seller’s agent requests title documents which are sent to you for review

Terms are agreed upon; you are officially under contract!

Schedule inspection day and time

**Closing / Settlement CONGRATULATIONS!**

Work with your lender to make sure they have all documentation necessary to complete the loan

Lender orders appraisal

Determine inspection items (if any) to ask sellers to fix

Cindy submits offer to other agent; negotiation takes place between you and sellers via Cindy and other agent

You’ve decided you are ready to purchase!

Complete an Evaluation of Home Needs

Complete preliminary application with lender to determine purchase price range and loan options

Cindy set you up for on-going MLS search

Find home buying partners - lender, insurance agent, attorney if necessary - (Cindy can recommend resources)

Showings: bring a camera, notebook, pen