



Invest In Your Future By Planning For Homeownership Today!

OUTSTANDING SERVICE

YOUR LISTING AND NEW BUILD SPECIALIST



# \$1200 REBATE

(MINIMUM)

## *Closing Cost Rebate Voucher*

Valid for any home purchase through March 31, 2024 when working with me!

Other Terms & Conditions Apply

When you sign a Buyer Rep Agreement with us you will activate this voucher good for \$500 (min.) towards closing

The agreement is in writing to ensure the terms of the rebate as well as gives us authorization to negotiate on your behalf.

**Our services are paid through the sale of the home.**

This Voucher is only good toward the purchase of a home with me.

# Why Consider Buying?

## Total Move in Cost Comparison

Cost	Rental	New Build
Admin Fee	\$200	n/a
Application Fee	\$50	n/a
Pet Fee	\$200	n/a
Pet Deposit	\$200	n/a
Security Deposit	\$1500	n/a
First Month's Rent	\$1500	n/a
Earnest Money to Purchase	—————	As low as \$500
<b><u>Total Out of Pocket Move In Cost:</u></b>	<b>\$3650+</b>	<b>\$500</b>



# Your Journey Is Our Mission

## **Finding Your "Perfect 10 Home" Within Your Budget, Timeframe and Location.**

The purpose of our Rating System is to help you determine when you should consider putting in an offer on newly built or pre-owned homes.

1. What has you thinking about moving?
2. When is the absolute latest you'd like to be moved into your home?
3. What's the maximum monthly payment you're willing to make with taxes and insurance included?
4. What is your most preferred side of town? Closer to work or school districts for kids?

Once we know this information then we like to rate each home we see on a scale of 1-10. Starting with "Can you see you and your family living here?"

# We Are A Team

**We never tell you no we tell you how.**

So, if you have **any concerns with credit or student loans** anything of that nature that can interfere with getting you pre-approved for a loan, **we have solutions for you.**

**We are a team and communication is key.**

A lot of customers don't realize **you only need one Realtor to assist you in searching for a home whether it is pre-owned or new construction.** We can help with any inventory in the area. No need to explain your requirements or personal information with multiple Realtors.





# How Realtors Help!

## Education About the Home Buying Process

### OUR SERVICE FEE IS COVERED BY THE PROCEEDS AT CLOSING

- We can assist you in **qualifying for financing**.
- We can assist you in **determining a comfortable mortgage payment**.

### LOCATING A PROPERTY ONLY AFTER DETERMINING YOUR REQUIREMENTS...

- **ELIMINATING HOMES** Helps you feel much better about your final choice!
- As your agent my job is to make the locating process as simple as possible because only you know exactly what you're looking for.
- Our process keeps you from wasting time looking at homes that are already taken off the market **as realtors we have the most up to date data**.
- We typically help our clients **find homes in 2 weekends** by determining your exact requirements in our first meeting, **drive by's** of each home that interest you, and **due diligence** to determine proximity to schools or your work location.

### NEGOTIATING ON YOUR BEHALF

- Our focus is on **protecting your interest above our own**, especially when it comes to earnest money
- Assist you in **making offers, analyzing counter offers**, as well as **fairly negotiating closing costs, repairs, and such**.
- Ensuring all the contract information is completed in a way to protect you and receive everything we've negotiated for.

### FACILITATING A SMOOTH TRANSACTION...FROM CONTRACT TO CLOSING

- We have a **highly competent team** that tackles the task of ensuring all initials, signatures, and coordination are done accordingly.
- **Handle all complications and possible delays** that occur throughout the process and problem solving (when applicable).
- **Coordinate with all parties** involved in home buying process
- You won't have to deal with the **89+ Things That May Go Wrong** often seen in the industry because we do all the **heavy lifting for you**.

# Why Use A Realtor

## Things A Realtor Can Help Keep From Going Wrong During A Transaction

### **The Buyer/Borrower:**

1. Does not tell the truth on loan application.
2. Has recent late payments on credit report.
3. Finds out about additional debt after loan application.
4. Borrower loses job.
5. Co-borrower loses job.
6. Income verification lower than what was stated on loan application.
7. Overtime income not allowed by underwriter for qualifying.
8. Applicant makes large purchase on credit before closing.
9. Illness, injury, divorce or another financial setback during escrow.
10. Lacks motivation.
11. Gift donor changes mind.
12. Cannot locate divorce decree.
13. Cannot locate petition or discharge of bankruptcy.
14. Cannot locate tax returns.
15. Cannot locate bank statements.
16. Difficulty in obtaining verification of rent.
17. Interest rate increases, and borrower no longer qualifies.
18. Loan program changes with higher rates, points and fees.
19. Child support not disclosed on application.
20. Bankruptcy within the last two years.
21. Mortgage payment is double the previous housing payment.
22. Borrower/co-borrower does not have steady two-year employment history.
23. Borrower brings in handwritten pay stubs.
24. Borrower switches to job with a probation period.
25. Borrower switches from job with salary to 100% commission income.
26. Borrower/co-borrower/seller dies.
27. Buyer is too picky about property in price range they can afford.
28. Buyer feels the house is misrepresented.
29. Veterans DD214 form not available.
30. Buyer comes up short of money at closing.
31. Buyer does not properly "paper trail" additional money that comes from gifts, loans, etc.
32. Buyer does not bring cashier's check to title company for closing costs and down payment.

### **The Seller:**

33. Loses motivation to sell (job transfer does not go through, reconciles marriage, etc.).
34. Cannot find a suitable replacement property.

35. Will not allow appraiser inside home.
36. Will not allow inspectors inside home in a timely manner.
37. Removes property from the premises the buyer believed was included.
38. Cannot clear up liens – is short on cash to close.
39. Did not own 100% of property as previously disclosed.
40. Encounters problems getting partners' signatures.
41. Leaves town without giving anyone Power of Attorney.
42. Delays the projected move-out date.
43. Did not complete the repairs agreed to in contract.
44. Seller's home goes into foreclosure during escrow.
45. Misrepresents information about home and neighborhood.
46. Does not disclose all hidden or unknown defects and they are subsequently discovered.

### **The Realtor(s):**

47. Has no client control over buyers or sellers.
48. Delays access to property for inspection and appraisals.
49. Does not get completed paperwork to the Lender in time.
50. Inexperienced in this type of property transaction.
51. Takes unexpected time off during transaction and can't be reached.
52. Misleads other parties to the transaction – has huge ego.
53. Does not do sufficient homework on their clients or the property and wastes everyone's time.

### **The Lender(s):**

54. Does not properly pre-qualify the borrower.
55. Wants property repaired prior to closing.
56. The market raises rates, points or costs.
57. Borrower does not qualify because of a late addition of information.
58. Lender requires a last-minute second appraisal or other documents.
59. Lender loses a form or misplaces entire file.
60. Lender doesn't simultaneously ask for all needed information.
61. Lender doesn't fund loan in time for close.

### **The Property:**

62. County will not approve septic system or well.

63. Termite report reveals substantial damage and seller is not willing to fix.
64. Home was misrepresented as to size and condition.
65. Home is destroyed prior to closing.
66. Home is not structurally sound.
67. Home is uninsurable for homeowner's insurance.
68. Property incorrectly zoned.
69. Portion of home sits on neighbor's property.
70. Unique home and comparable properties for appraisal difficult to find.

### **The Escrow/Title Company:**

71. Fails to notify lender/agents of unsigned or unreturned documents.
72. Fails to obtain information from beneficiaries, lien holders, insurance companies or Lenders in a timely manner.
73. Let's principals leave town without getting all necessary signatures.
74. Loses or incorrectly prepares paperwork.
75. Does not pass on valuable information quickly enough.
76. Does not coordinate well, so that many items can be done simultaneously.
77. Does not bend the rules on small problems.
78. Finds liens or other title problems at the last minute.

### **The Appraiser:**

79. Is not local and misunderstands the market.
80. Is too busy to complete the appraisal on schedule.
81. No comparable sales are available.
82. Is not on the Lender's "approved list."
83. Makes important mistakes on appraisal and brings in value too low.
84. Lender requires a second or "review" appraisal.

### **Inspectors:**

85. Pest inspector not available when needed.
86. Pest inspector too picky about condition of property.
87. Home inspector not available when needed.
88. Inspection reports alarm buyer and sale is cancelled.
89. Inspector's report is late.

# Home Loan Programs

HOME LOAN PROGRAMS			
TYPE OF LOAN	TYPICAL MINIMUM CREDIT SCORE	TYPICAL MAX DEBT TO INCOME RATIO	TYPICAL MIN DOWN PAYMENT
CONVENTIONAL	660	50%	1 - 20%
VA	580 - 620	43-65%	0%
USDA	640	43%	0%
FHA	580 - 620	55%	3.5 - 10%
DOWN PAYMENT ASSISTANCE (DPA)	620	NA	NA

When deciding on a lender to use there are some factors to consider. What type of experience does the lender have? How many lending avenues do they have available to get you approved? Will they be assessable during the loan process? It is also recommended to work with a local lender so that if there are any issues you will be able to have direct access to your lender to resolve anything that comes to light.

**It is important to know that your application and credit will be reviewed again just before the act of sale.**

**NOTE:** When credit is pulled within a **14-day time frame it will count as one pull.** Lenders will request paperwork to verify everything you tell them that's how they determine your pre-approval, interest rate, and monthly payment.

There are -- things that you want to avoid doing until after the purchase is complete.



# Credit Don'ts

## Once You're Approved:

1. **DO NOT** close any of your **“REVOLVING” credit accounts; keep them open & low balanced**. This will eventually help with score increase. The length of credit history, the payment history and amount owed are factors that will determine your credit scores!
2. **DO NOT** allow any accounts to go into default or collections.
3. **DO NOT** make any late payments on any accounts. Make all your monthly payments on time each month.
4. **DO NOT make any purchases via credit at this time** (such as real estate, vehicles, furniture, TV's, major appliances, etc.,)
5. **DO NOT** re-finance any installment loans (secured or unsecured) or make any new ones at this time.
6. **DO NOT apply for credit or have your credit checked**.
7. **DO NOT** increase any credit card, credit line, and/or loan balances.

# Required Documents

## FOR ALL LOAN APPLICATIONS WE WILL NEED THE FOLLOWING ITEMS:

- Most recent two years W-2's and 1099's for ALL applicants, all pages
- Most recent two years tax returns for ALL applicants, all pages
- Most recent two months bank statements (or last quarterly statement), ALL pages, ALL accounts
- Two full month's pay stubs showing year to date earnings
- If you receive Social Security benefits or VA disability, a copy of your awards letter (showing disability percentage and income for military borrowers), will be required
- If you are a college graduate IN THE LAST TWO years, please bring a copy of your transcripts and diploma. (This is only if you do not have a recent 2 year work history!!)
- Last three months (or last quarterly statement) of 401k/retirement accounts, all pages
- If you are not a U.S. citizen, a copy of your resident alien card
- Social Security card and Driver's License
- Year, make, and model of any vehicles, boats, etc. that you own
- If receiving a gift, please provide a signed and dated letter from the donor stating that the funds are a gift and that repayment is not required. The donor will need to provide the most recent month's bank statement or other evidence to prove their ability to make a gift in such amount

## FOR A VA LOAN APPLICATION, WE WILL NEED THE ADDITIONAL ITEMS:

- Original Certificate of Eligibility
- Copy of your DD-214
- Name, address, and phone number of nearest living relative
- Statement of service or proof of service letter.
- Copy of transfer orders (if applicable)

## DOCUMENTS TO SUPPORT HISTORY OF CONSISTENTLY PAYING HOUSING EXPENSES:

- Contact name and number of landlord where you lived for the past two years, dates you lived there, rent per month, and how many times you were late with your rent payments\*

## CURRENT REAL ESTATE OWNED

- Copy of recent mortgage coupon for each loan, plus monthly rate of taxes, homeowner's insurance and mortgage insurance; indicate all these amounts are impounded each month
- If you intend to rent out any property after the cost of this loan, please provide signed copies of the rental agreements that establish the amount of the monthly rent and the term of the lease.
- If you own any rental property, copies of lease agreements

## BANKRUPTCY

- Provide copies of all schedules (D, E, F, and any others) and the discharge letter
- Copy of ALL pages of the bankruptcy discharge paperwork

## DIVORCE & CHILD SUPPORT

- If you are divorced, a copy of your divorce decree and property settlement, all pages
- If you wish to have alimony and/or child support payments considered for income, please provide a copy of the divorce decree and the documents showing evidence of receipt of payments

If you are unable to locate your tax returns please contact the IRS @ 800-829-1040. DO NOT PUSH ANY BUTTONS!!!!!! After a minute or two of the automated system, a live person will come on the phone. Please request for the transcripts to be faxed, not mailed.\*



# In Our Current Market

**UNDERSTANDING THE CURRENT MARKET CONDITIONS WILL GIVE BUYERS HELPFUL INSIGHT WHEN MAKING OFFERS ON A NEW BUILD OR PRE-OWNED HOME**

## **PRE-OWNED:**

When buying a pre-owned home in a seller's market buyers are typically having to make offers of \$10k or more over asking, may have to cover the appraisal gaps and likely not receive any seller concessions especially if it is a multiple offer situation.

This can be extremely frustrating as offers may be rejected multiple times over several weeks before you submit an offer that is accepted.

This can cost you more money out of pocket than purchasing a new build home.

So, we don't want to rule out new builds until we've considered ALL options

## **NEW BUILD:**

Typically, builders' prices are set and if there is an appraisal gap, they'll **usually** make the adjustment in your favor.

To make up for the typical lengthy build time we can request quick move in inventory lists. They typically offer more incentives since you won't be able to choose the options/upgrades.

In this case your out-of-pocket costs will typically be lower.

# New Build vs Pre-Owned

NEW BUILDS VS PRE OWNED		
COSTS	NEW BUILDS (USING BUILDERS PREFERRED LENDER)	PRE OWNED EXAMPLE (\$200,000 HOME)
EARNEST MONEY	\$500	1% OF SALES PRICE (\$2,000)
OPTION MONEY	\$0	\$100
INSPECTION	OPTIONAL	\$350-\$450+ (DEPENDS ON SIZE)
APPRAISAL	\$0	\$600+
DOWN PAYMENT	DEPENDS ON LOAN	DEPENDS ON LOAN \$7,000 (BASED OFF OF FHA)
CLOSING COSTS	INCENTIVES FROM BUILDER	1-5% OF SALES PRICE (\$2,000+)
TITLE POLICY	COVERED BY BUILDERS LENDER	0.6-0.9% OF PROPERTY VALUE (\$1,200)
ORIGINATION FEE	COVERED BY BUILDERS LENDER	1% OF LOAN AMOUNT (\$2,000)
WARRANTY	COVERED BY BUILDERS	\$420-\$745/YEAR
TOTAL COSTS	<b>AS LITTLE AS \$500+</b>	<b>\$15,670+ OUT OF POCKET</b>

*In most cases loan origination, and title policy is covered by builder and they may also offer closing costs incentives when using their preferred lender.*



# Why New Builds?

## **BENEFITS OF NEWLY BUILT HOMES**

- **Often have Zero Down & Closing Cost Covered**
- **1-2-10 Year Warranty**
- Energy Efficient
- Quality Construction
- Designed For Current Living
- More To Enjoy In Modern Communities
- Save Thousands In Maintenance
- Higher Resale Value

## **INVENTORY HOMES:**

### **PROS for inventory:**

- Quick move incentives
- Additional money to close
- Sometimes realtors can pass on portion their incentives to clients
- Rate buydowns

### **CONS for inventory:**

- Sometimes you won't be able to choose the amenities
- You must be able to move within a certain timeframe to get the incentives.



# The Offer

Once you find the house that is for you, it is time to make an offer. This is where we reach for that pre-approval letter. Sellers want to know that you can buy before they will entertain your offer.

When writing the offer, it is important to remember that you are trying spend as little as possible while the seller is trying to make as much profit as possible. **Your agent will look at the recent sales and comparable properties in the area and offer advice when making an offer.**

This is where you can start to expect to see your **first expense**, just like when you are renting a property you have to **put down a deposit** to show you are serious about the purchase.

The time period from accepting an offer to getting to the act of sale can be as little **as 2 weeks or as long as 90 days** depending on the circumstances. In order to get the seller to take the property off of the market for that long they will expect what is called Good Faith Funds. **This deposit can be as little as \$500 up to \$5000 depending on the size of the purchase.**

**Your agent will work together with the seller's agent to negotiate the best and most acceptable terms for all parties involved. This can include price, closing costs, warranty, allowances, repairs and much more.**

Once everything is agreed upon and signatures are in place **you are now under contract** and the real work begins.

## **Making An Offer On New Construction:**

1. Apply with their lender or your bank
2. Get **pre-approved**
3. Sales consultant will send you contract
4. Discuss next steps with your Realtor



# The Offer

## Making An Offer On Pre-Owned:

1. Must have a **pre-approval letter** from bank.
2. Call Selling Agent to see if latest MLS info is most current.
3. Follow Offer Instructions from listing agent.
4. **NEGOTIATE** - Client and agent discuss how to make best offer given the situation.
  - a. Multiple Offer
  - b. Not Multiple Offer
  - c. 1-10 Scoring
5. **Sign the contract** and all applicable addenda to submit to listing agent.
  - a. 1-4 Family Residential Contract (RESALE) (TAR-1601)
  - b. Prepare Third Party Financing Condition Addendum (TAR-1901)
  - c. Prepare Addendum For Property Subject to Mandatory Membership in a POA/HOA (TAR -1922)
6. Once accepted, signed by all parties, start the option period:
7. **Option Period:** Option to walk away during this period for the option fee or move forward
  - a. **Buyer Submits One Check to title** in 72 hours to cover:
    - i. Option Fee - **Usually 10 Days at \$10 A Day = \$100**
    - ii. Earnest Money **Typically 1%**
  - b. **Select An Inspection Company** From The List \$350-\$450
  - c. **Renegotiate:**
    - i. Review Inspection report
    - ii. Make Wish list of things we'd like seller to repair
    - iii. Possibly reduce price
    - iv. Discuss deal breakers
8. **Have lender order appraisal** if no extensions are needed and both parties are ready to move forward.



# The Inspection

Now that you have agreed to purchase a home there are several things to do before the sale is complete. The first step is the home inspection. Home Inspections are not mandatory.

## **HOME INSPECTIONS ARE ALWAYS RECOMMENDED.**

This is the next point where you need to be ready to spend money. You can expect to spend several hundred dollars or more for a good inspection depending on the size of the property. This is money well spent.

**A good inspection will uncover any defects that you cannot see with the naked eye.**

Things like the **condition of the roof, electrical system, plumbing, HVAC and much more** will be included in a thorough inspection. Often a house that looks great on the surface can have skeletons in the closet that show up during inspection. You don't want to buy a house that has hidden problems that could potentially cost you thousands down the road.

Once the inspection report is obtained you will discuss your options with your agent.

**If there are many defects and you do not wish to go forward with the sale now is the opportunity to walk away and get your deposit back and start your search again.**

If you wish to continue **you must look at the report and decide what items are considered deal breakers and what items are for the honey-do list.**

If there are defects and you still wish to continue there are several options.



# The Inspection

1. **Ask the seller to fix the issues before the act of sale.**
2. **Ask for an allowance to be given to have the issues fixed by you after the act of sale.**
3. **Move forward regardless of the inspection report.**

Sometimes the seller will agree to these requests, sometimes they will refuse, **often there is compromise on both sides because at this point everyone wants to make sure this sale takes place.**

It is important to note that often people think if they are buying new construction, they do not need to have an inspection.

This is not correct, as with any industry there are good builders and there are bad builders. You want to have an inspection to make sure everything was done correctly. There is nothing worse than a brand-new house that has problems.

Once all of the issues that arise from the inspection are addressed, we are ready to move forward.



# The Appraisal

The next step in the process is the appraisal.

You can expect to spend another several hundred dollars. If you are financing the purchase the appraisal is required.

**The purpose of the appraisal is to ensure that the house is worth what the lender is loaning. A lender will not loan more money than the property is worth.**

The appraiser will look at the property in question and attempt to find similar properties that recently sold to gain an accurate market value of the property.

It is important to have a reputable appraiser that understands the local market and the value of properties can vary greatly depending on the area or neighborhood which they are located.

If the appraisal comes back lower than the agreed upon sales price, there are a couple of options.

1. The agent can **challenge the appraisal** and offer new data for consideration.
2. The seller can **lower the sales price** to meet the appraisal value.
3. The buyer can **produce the difference** out of pocket.
4. The **buyer and seller can negotiate** and agree to a solution acceptable to both parties.

Therefore, it is important to understand the current market when pricing a home for sale or submitting an offer for purchase.



# The Closing

You are now about to cross the finish line. Ever since the contract was agreed upon a titling company has been working to make sure the property makes it to the act of sale.

This is where the closing costs are incurred. When choosing a title company, it is important to ask for an estimate of closing costs. It is also important to note that these costs can be negotiated to some extent.

**Getting a Title Search** - The title company has been working on an historical review of all legal documents relating to ownership of the property to make sure ownership of the property can legally transfer to you; They are checking to make sure no unknown parties have a claim of ownership.

It is also necessary to purchase Title Insurance in case the records contain errors or there are mistakes in the review process.

When the title company completes their work, **the lender will be notified**. Once the lender is notified that everything is clear regarding the contracts and the title **they will once again look at the file and if all requirements have been met**, they will issue the final approval known as the **Clear to Close**.

The Clear to Close is basically the **green light to sign the papers**. Once received, the title company will schedule a time for everyone to sign the necessary paperwork. Now that **all signatures are in place the loan will fund and you are officially a homeowner**.

## Congratulations!



# Your Agent for Life

**After closing we are going to be working together for life.** We are so focused on our clients that our business has grown to become **almost 100% referral based** which means that all our customers come from people just like you; that are out there showing and promoting our business when they get the chance.

**Feel free to share my name and contact information with your friends, family members and co workers when they need a real estate professional to assist them with buying or selling RESIDENTIAL OR COMMERCIAL Real Estate?**

**Service before or after the purchase of your new home.** We wanted to help new homeowners to streamline their tasks of getting ready to purchase the home and be there for them every step of the way and beyond.

- ✓ Housekeeping
- ✓ Lawn Maintenance
- ✓ Janitorial services
- ✓ Sign Printer
- ✓ Financial Advisor
- ✓ Taxes
- ✓ Security Systems
- ✓ Web Design
- ✓ Residential Mortgage
- ✓ Electrician
- ✓ Contracting & structural improvements
- ✓ Bake Goods
- ✓ Skin Care
- ✓ Renovations - Remodeling
- ✓ Home Inspector
- ✓ Banking
- ✓ Attorney - Business Law
- ✓ Property Casualty Insurance
- ✓ Chiropractor
- ✓ Plumbing
- ✓ Locksmith
- ✓ Fire and Flood Restoration Service

# Next Steps

## NEW CONSTRUCTION ROADMAP

### 1. MEET WITH AN AGENT

Discuss home criteria including style, price, and location

### 2. GET PRE-APPROVED

Knowing what you can afford is critical to a successful home shopping experience

### 3. SEARCH FOR HOMES

Agent will schedule tours and help find your perfect home

### 4. SUBMIT EARNEST MONEY TO BUILDER

Take your perfect home off the market

### 5. BUILDING AND CONTRACT

Let's start building and sign the Builder Contract

## 30 DAYS BEFORE CLOSING!

### 6. 3RD PARTY INSPECTION

Inspection Report to be turned in 2 weeks prior to closing date

### 7. BLUE TAPE WALK-THROUGH

Blue tape all cosmetic items and make a list

### 8. BUYER ORIENTATION

Learn all about your New Home!

### 9. FINAL WALKTHROUGH

Approve completion of repairs and deficiencies

### 10. SIGN OFF / CLOSING

Transfer of funds and ownership and you get your keys!

## PRE-LOVED ROADMAP

### 1. MEET WITH AN AGENT

Discuss home criteria including style, price, and location

### 2. GET PRE-APPROVED

Knowing what you can afford is critical to a successful home shopping experience

### 3. SEARCH FOR HOMES

Agent will schedule tours and help find your perfect home

### 4. MAKE AN OFFER

Discuss with your Realtor

### 5. OFFER ACCEPTED

Seller has agreed to take your offer! Let the fun begin!

### 6. SUBMIT EARNEST & OPTION MONEY TO TITLE

### 7. 3RD PARTY INSPECTION

Review Inspection Report to see what's not up to code

### 8. INSURANCE, HOME WARRANTY & SET UP UTILITIES

Get these services set up so you're protected!

### 9. ORDER APPRAISAL

Lender will order appraisal

### 10. FINAL WALKTHROUGH

Approve completion of repairs and deficiencies

### 11. SIGN OFF / CLOSING

Transfer of funds and ownership and you get your keys!

# Contract To Close

## Buyer Transaction Checklist

### Offer:

- Ensure pre-approval / POF is current
- Assist with document and signatures as required by agent
- Review details and terms
- Confirm receipt of offers / documents via text & email

### Under Contract:

- None Mondays -Weekly update emails WEEKLY
- Send BUYER congrats email with team intro
- Send AGENT congrats email with team intro (offer to dual)
- Review all documents for accuracy
- Retrieve missing docs/signatures as required
- Check online earnest money deposit availability
- Complete & deliver transmittal to title/attorney and lender
- Order title and survey
- Update closing timeline in Transactly
- Transaction Timeline email
- Receive and deliver receipt of earnest money
- Submit documents to brokerage compliance
- Confirm appraisal time and schedule with listing agent
- Order and deliver any required warranties
- Verify all title work is complete
- Verify appraisal has passed
- Receive and deliver lender's clear to close

### Inspections

- None Mondays -Weekly update emails WEEKLY
- Order and schedule all required inspections
- Send Buyers Inspection Time email
- Receive, review, and deliver inspection reports
- Coordinate documents and signatures as required
- Receive all repair receipts and documentation
- Inspections 12 Submit all inspection docs to brokerage compliance

### Pre-Closing:

- None Mondays -Weekly update emails WEEKLY
- Coordinate quotes, and moving service
- Coordinate utility transfers, internet/cable/satellite
- Confirm closing times with agents and title
- Send final walkthrough & closing email to seller  
Pre-Closing -4 Receive / Distribute closing disclosure and settlement statement
- Send Agent's CDA to title/lender
- Order agents thank you closing gift
- Ensure no additional amendments are required with agents

### Post Closing

- Confirm closing and funding
- Final milestone email to buyers (feedback request)
- Congrats & thank you email to agents (feedback request)
- Prepare any post closing requirements / docs of buyer
- Submit final documents to brokerage compliance
- Close out file



# Other Programs

## **Down Payment & Out of Pocket Cost (Discuss with Lender)**

- 401k
- Savings
- Mutual Funds
- Gift Funds from family
- Home Fund It (Specific Lender)
- Down Payment Assistance Programs
  - Down Payment
  - Closing Cost
- Ribbon

## **Other Programs (Discuss With Realtor)**

- NACA
- Rent To Own
  - DIVVY
  - Home Partners
- Student Loan Forgiveness
- Realtor Rebates