

LindaChauner.com

Knowledgeable, Trustworthy, Recommended.



This "Buyers" guide is intended to serve as a overview of the buying process.

As your Realtor, I will be with you throutout the entire process of searching for and purchasing your new home.

Lender

Helps determine which lending program best fits your needs

Lender provides you and agent with a Pre-Qualification letter

Lender Provides "Truth in Lending" Statement

Lender begins loan processing

Lender arranges for appraisal

Final Loan Approved

Prepares lending documents and provides those to the Title Company and attends closing

Buyer

Consultation with Agent to Discuss Wants and Needs

Meet with Mortgage Broker and/or other Lender. Submit application and all required documents to lender

Familiarize yourself with market and view properties

Find property and submit offer

Offer is accepted or countered or dead

Accepted Offer!

Deliver earnest money to Title Company or Agent

Schedule Inspection and determine what issues, if any, need addressing and how you would like them addressed

> Arrange for Home Insurance

Receive Preliminary Title Report. Review report

Address any remaining contingencies

Arrange for utility trnsfers

Attend closing and sign docs.
Title Company waits for
funding and once funding has
been received, they record the
sale with the County
Courthouse and you have a
new HOME!

Realtor/Agent

Identify properties that might fit buyers and set up auto email. Recommend lenders. Provide Buyer's Guide.

Arrange showings, educate buyers on existing market conditions and home values

Prepare and explain offer contracts. Discuss offer strategies and contingencies

Agent negotiates on your behalf keeping your best interests in mind

Submits accepted contract to lender and Title Company which begins Title process

Provides list of inspector recommendations and coordinates access to home for inspection. Reads through inspection report and assists buyers in this process. Prepares Inspection notice and negotiates inspection items keeping buyer's best interests in mind

Assist buyer in navigating through Preliminary Title and any other remaining contingencies

Agent to set up closing appointment and send utilities sheet to buyer. Will attend closing