Understanding the buying process....

Three Months- Get pre-approved for a mortgage. This will give you a price range to work with through the home buying process. Make sure that you are getting pre-approved and not pre-qualified.

As your agent, I will always hold your best interest at heart. Together we will come up with a list of things you need and want from your home. This is your process! Our goal is to help educate you and assist you at your pace, with you in the driver's seat.

Two Months- Assess the houses that you are considering. Allow me to help you stay on track and keep records of the homes you have seen,. When we have found the house that you love and want to call "home", we will do our research before you decide to make an offer to the seller on the home. After the seller has accepted your offer and you have signed the sales contract, we will have the home inspection completed. We will also make arrangements for the closing.

Six Weeks- Purchase homeowners insurance and provide evidence of the policy to your lender. This must be complete prior to closing. Make moving arrangements. If required, begin the process for school transfers or registration.

Four Weeks- Alert necessary parties of your change in address. You can also have your mail forwarded through the postal service by putting in a request at your local post office. Make arrangements for utilities at your new home. If you will be operating with the same providers you can simply put in a request to have your services transferred at a fixed date.

Two Weeks - If you are having your items professionally moved, verify the arrangements with your mover. Check with your lender to finalize the mortgage for the home buying process. Pack your goods unless you have arranged a full pack and move with the mover.

Closing Date- Bring your driver's license for identification purposes. Your down payments is due at this time. Also bring any home buying closing costs that you are responsible for paying.

Keep in mind that this is a average home buying timeline. You can adjust the time depending on how long it takes you to find a home you like.

JOYNER

FINE PROPERTIES