

### **Step 1: Decide to Buy**

This is one of the biggest and best choices you could ever make. After all, a home is the largest - and most emotional - investment most people will face in their lifetime. So, how do you know if it's the right time for you to buy?

There is never a wrong time to buy the right home. The key is finding the right buy and taking the time to carefully evaluate your finances.

A home purchase is an very important step that can provide many advantages. Purchasing your own home is a great investment that can deliver several financial benefits - equity build up, value appreciation, automatic savings plan - not to mention a new sense of pride!

### **Step 2: Hire An Accredited Buyers Representative**

When you're looking for a real estate professional to help you, know that above all else, a good agent will put their clients first. This is your dream, and I am your trusted advisor to help you make your dreams of home ownership come true!!!

As your Real Estate Professional, I will:

Educate you about the current conditions of the market.

Analyze what you want and what you need in your next home.

Co-ordinate the work of other needed professionals throughout the process.

Guide you to homes that fit your criteria and budget.

Negotiate on your behalf to get you the best deal possible.

Check and double-check paperwork and deadlines.

Inform and discuss with you, and suggest solutions

### **Step 3: Secure Financing (Getting Pre-Approved)**

To make the financing process as painless as possible, I can recommend you to my preferred financing consultant. This professional will work with the both of us to make sure the financial aspect of your home purchase is stress free.

What will the consultant do for you?

1. Review your current financials.
  2. Discuss the options available to you during the home purchasing process.
  3. Guide you to an appropriate price point.
  4. Negotiate on your behalf to get you the best deal - price, interest rates, loan approval.
- Keep you informed and updated of the entire financial process throughout your purchase.

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#### **Step 4: Find Your Home**

Know you are ready to begin your search. But how or where do you start? There are a lot of homes out there, and diving in without a guide can become overwhelming and confusing. I will help you accurately pinpoint homes that fit your criteria. The right home will meet all your important needs, and as many of your additional wants as possible. Then we will schedule a day and time to preview the homes of your choice.

#### **Step 5: Make an Offer**

Once we have found a home you love, the next step is deciding on what to offer. It's important to remember that a home is an investment. I will provide you with information on other properties in the neighborhood to help you ensure you make an informed decision when it comes to price. You can rest assured I will explain and guide you through the offer process from start to finish.

Things you should consider when deciding on the best price point are:

List price - Start with the price point that the home is listed at. This will give you a base when looking at the home's value.

Market Analysis – I will give you an idea of comparable home values in the neighborhood to help you decide if the price point is on par.

Improvements – I can give you a list of improvements made to the home and help you determine its market value.

#### **Step 6: Perform Due Diligence A (Inspections Period) & B (Loan Commitment)**

In this step a buyer will be performing their inspections & obtaining their loan commitment. The home inspections are normally done within the first 7 to 10 days after the effective date on the contract. Once you have completed your home inspections and have accepted the condition of the home then you move forward to the loan commitment. The loan commitment is due approx. 30 days from the effective date on your contract. In these 30 days you and your lender will be working hand in hand to collect necessary information that is needed to approve your loan in the allotted time frame.

#### **Step 7: Getting Ready to Close**

This is what to expect during the last week or two before closing

The Title Company or Attorney will run a title search & exam

A title commitment will be issued in your name

The Title Company or Attorney request closing documents from your lender

The Title Company or Attorney will prepare your closing statement

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Once your lender approves the closing statement then we can schedule your walk thru and closing

**Step 8: Closing ( The BIG Day)**

We will do a 15 minute walk through of the property before we go to closing to ensure the home is as it should be. Then we head to the closing table. A closing can take approx 45 mins to 1 hour. Once you have signed all your closing paperwork, the keys to your new home will be turned over you.

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