



dial Real Estate

CONGRATULATIONS!

YOU ARE READY TO BEGIN YOUR SEARCH FOR YOUR NEW HOME. REMEMBER, BUYING A HOME IS A PROCESS AND A JOURNEY. WE WILL BE THERE EVERY STEP OF THE WAY TO GUIDE YOU THROUGH THE PROCESS TO CREATE A JOURNEY THAT IS A SATISFYING AND FUN EXPERIENCE. HERE ARE THE NEXT STEPS:

1. **LENDER PRE-APPROVAL:** IF YOU HAVE NOT ALREADY SPOKEN WITH A LENDER TO GET PRE-APPROVED, THIS IS THE FIRST STEP YOU WILL BE TAKING. PRE-APPROVAL IS ESSENTIAL IN KNOWING WHAT PRICED HOME YOU CAN AFFORD TO PURCHASE AND BEING PRE-APPROVED GIVES YOU *SUPERIOR NEGOTIATING LEVERAGE* OVER OTHER BUYERS WHO ARE NOT PRE-APPROVED AT THE TIME THEY ARE MAKING OFFERS. **OUR RECCOMENDATION IS THAT YOU DO NOT MAKE ANY MAJOR PURCHASES (IE. CAR) BETWEEN NOW AND WHEN YOU HAVE MOVED IN TO YOUR HOME.**
2. **CHECKING YOUR HOME-HUNTER SERVICE® VIP BUYER DAILY FEED:** BY NOW WE WILL HAVE SET YOUR PRELIMINARY CRITERIA FOR YOUR DAILY HOME-HUNTER® LIST OF HOMES. CHECK THAT NEW LIST DAILY AS NEW HOMES OFTEN APPEAR THAT MAY WELL BE THE ONE YOU ARE SEARCHING FOR. WE WILL BE CHECKING THE LIST EACH DAY AS WELL AND WILL CALL YOU WHEN A REALLY GREAT HOME IS SPOTTED. CALL US WHEN YOU SEE HOMES YOU THINK YOU ARE INTERESTED IN VISITING.
3. **VISIT HOMES:** THE BEST WAY FOR YOU AND US TO FINE-TUNE YOUR CRITERIA IS TO VISIT HOMES TOGETHER. YOU CAN THEN DISCUSS WHAT YOU LIKED AND DIDN'T LIKE ABOUT EACH OF THE HOMES YOU VISIT SO YOU CAN CONTINUE TO FINE-TUNE YOUR SEARCH CRITERIA AND HONE IN ON JUST THE RIGHT HOMES TO VISIT. WE WILL ASK YOU MANY QUESTIONS ABOUT THE HOMES YOU ARE VISITING. BE AS CANDID AND THOROUGH ABOUT YOUR FEELINGS AND THOUGHTS AS YOU CAN BECAUSE IT HELPS US TO FINE-TUNE YOUR SEARCH. **DATE AND TIME OF 1ST APPOINTMENT =**
4. **ONCE YOU HAVE FOUND THE HOME OF YOUR DREAMS:** NOW THE PROCESS OF DEVELOPING AND MAKING AN OFFER AND NEGOTIATING THE OFFER AND TERMS BEGINS. WE ARE VERY EXPERIENCED AT RESEARCHING THE HOME, SUBDIVISION AND LOCAL MARKET AREA TO HELP YOU DETERMINE WHAT THE RIGHT FINAL PRICE FOR THE HOME SHOULD BE, WHAT TERMS WILL BE MOST ADVANTAGEOUS TO YOU, HOW TO PRESENT A FIRST OFFER AND THEN NEGOTIATE THAT OFFER UNTIL BOTH YOU AND THE SELLER AGREE ON PRICE AND TERMS.
5. **NOTIFY YOUR LENDER:** WE WILL NOTIFY YOUR LENDER THAT YOU ARE NEGOTIATING AN OFFER TO PURCHASE A SPECIFIC HOME. YOU WILL NOW BEGIN TO WORK WITH YOUR LOAN OFFICER TO START DEVELOPING A GOOD FAITH ESTIMATE (GFE) DETAILING WHAT IT WILL COST TO SECURE THE LOAN AND YOU WILL START PROVIDING YOUR LOAN OFFICER WITH THE ADDITIONAL DOCUMENTS AND FINANCIAL INFORMATION NEEDED SO THAT THE LENDER'S UNDERWRITER CAN COMPLETE THE MOUNTAIN OF WORK THEY MUST DO TO COMPLETE THE FINAL LOAN PROCESS. WE WILL MAINTAIN AN ONGOING DIALOG WITH YOUR LENDER TO BE SURE THINGS ARE MOVING FORWARD AS THEY SHOULD.