



The 17 Steps to Purchasing A Home

1. Virtually view homes using whatever technology is available from the homeowner/listing agent.
2. You're going to make an offer using a Sales Agreement that details your offer.
3. You'll also sign some other simple disclosures like the Lead Paint Disclosure, Buyers Rights to the Property Condition Disclosure, and a NYS Agency Disclosure (all of which we will discuss).
4. I will need a copy of your pre-approval to attach to the offer.
5. I'll negotiate your offer and advise you on best tactics and strategies to achieve your goals of purchase.
6. Once accepted, we'll schedule a home inspection, which you won't be able to attend without the express permission from the owner(s). I, nor the listing agent can legally arrange this at this time.
7. You will receive the home inspection report and we will discuss any matters resulting from this report. A home inspection is not a "pass or fail" report, it is an informational document which tells you about the home and its overall condition and concerns for repairs and recommended upkeep.
8. Your attorney (if you don't have one, I can recommend 2 great attorneys) will receive a contract from the seller's attorney, which they'll review and make necessary changes as per our negotiations.
9. You will review the contracts and then either sign hard copies of the contract or e-sign them.
10. The sellers attorney will receive the contracts back, review with the seller(s) and sign the contract.

Congratulations! You're in full contract to purchase the home of your dreams!

11. Your lender will receive a copy of the contract and start your mortgage process.
12. During the mortgage process, your bank will require an appraisal of the property value. The appraisal is an estimate of value based on comparisons in and around the area of your dream home.
13. Your attorney during this process will order Title work to be done. Title work involves a process to determine if the home is suitable to receive clear title – (free of encumbrances, liens, violations, open permits, etc.).
14. You will receive a commitment and a clear to close.
15. A closing will be scheduled between you, the seller(s), your attorney, the seller attorney, the lender attorney and the title company.
16. A final walk-through of the home will be scheduled (currently in NYS, the final walk-through arrangements will be discussed between your attorney and the sellers attorney).
17. A closing will occur.

A Few Things to Note:

- A. You may not get keys at the closing (this is called "post possession" and is very common in real estate transactions). We can discuss further down the road.
- B. Many little (or big) issues can pop up during this process which are not referenced here. Just know that I'll be there to council you throughout the entire process.
- C. Let's do this!