



# Tom McGiveron

## The Homes Sales Expert

### THE COMPLETE HOME BUYING PROCESS

1. **Determine what type of home you want to buy.**
2. Make an offer using a Sales Agreement that details your price and terms.
3. You'll also sign some other disclosures including NYS Agency, Property Condition Rights, and Federal Lead Paint Disclosure.
4. Your offer will be submitted along with a mortgage pre-approval.
5. Once your offer is accepted, you'll have a home inspection. A home inspection is a not a "pass or fail" report but rather an informative document that details concerns for immediate repairs and general upkeep recommendations.
6. You'll review the completed report and work out any necessary issues.
7. Your real estate attorney will receive contracts from the seller's attorney. You will sign the contract and provide a down payment check which will be received by the seller's attorney and deposited.
8. **Congratulations, you're now in full contract!**
9. If financing, your lender will receive a copy of the contract and the loan approval process will begin.
10. Your lender will order an appraisal which is an estimate of value based on area home sales activity and comparisons.
11. Your attorney will order Title which is a process to determine if the property and transaction is suitable for "marketable title" clearance.
12. You will receive a "clear to close" and your attorney will schedule a closing.
13. You'll conduct a final walk-through of the property.
14. You'll go to your closing and sign all the necessary documents.

#### A Few Key Points

- You may not get keys at closing. This is referred to as "post possession".
- Many issues can arise during this process.
- Knowing the 3 keys to buying: Location, Price, Style/Condition **BEFORE** you start this process can help you save time and money.

Experienced. Confident. Super Energized!

 @MCGIVERONTEAM

