Buying a Home

While looking for a new home is an exciting and wonderful experience, it can also be overwhelming at times. Therefore, we have included in this section some information about the home buying process and **Buyer Representation** which we think you will find helpful.

Because we have specialized in **Buyer Representation** since 1994, we are able to represent Buyers and their best interests with a high level of competence and experience. We have been involved in hundreds of purchase transactions, helping buyers make their dreams come true. As Buyers Agents, we are able to assist Buyers by providing important information such as "how do you decide what to offer?" or "what type of terms would be most advantageous to buyers?" This differs from the traditional Realtor/Buyer relationship in which the Realtor actually represents the seller – even though the Realtor may be working closely with the Buyer.

Which would you prefer?

Contact us to hear about ALL of the Buyer services we offer, including:

- Consistent Communication
- Establish Search Parameters
- Search Finding Notification
- Showing Arrangement
- Market Analysis
- Forms & Disclosures
- Transaction Services
- Closing Services

The Home Buying Process

1. **Find a Realtor**
   Decide between "Seller Agent" or "Buyer Agent" - make sure you understand the difference of each.

2. **Get Pre-Qualified by a Lender**

3. **Finding the right house**
   A. Describe your 'dream' home
   B. The Multiple Listing Service

4. **Looking at homes that fit your needs**

5. **Drafting the "Offer to Purchase"**
   A. Being careful to cover ALL contingencies
   B. Counter-offers
   C. Earnest money

6. **Finding the right Lender**

7. **Loan Application**
   A. Application fee
   B. Appraisal and Credit Report
   C. Verifications

8. **Finding a Real Estate Attorney**

9. **Professional Third Party Home Inspection**

10. **Closing**
    A. Document
    B. The deed

Let us help you keep this complex process under control through every step.