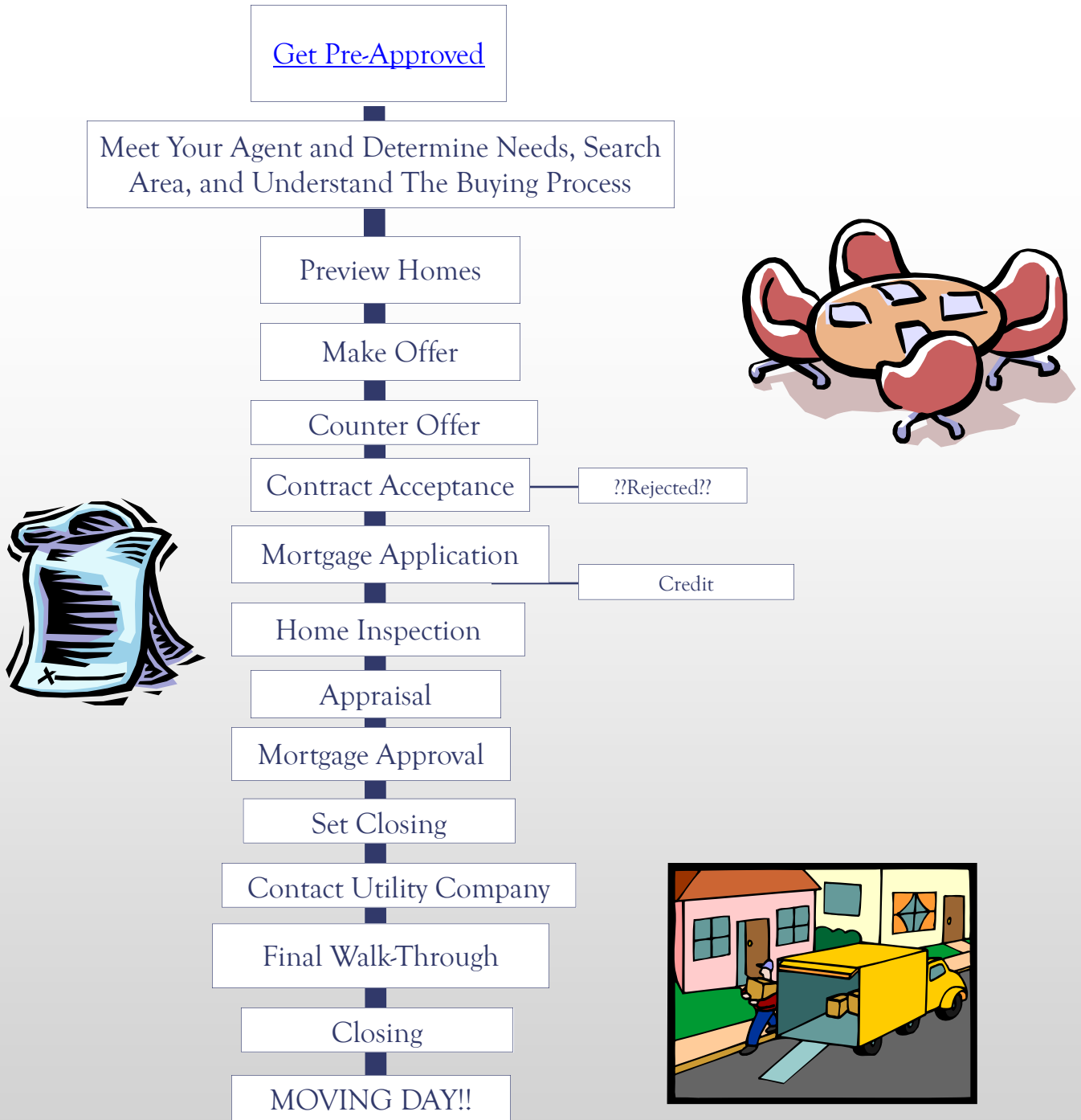


The Home Buying Process



Understanding the Home Buying Process!

Market

- Sales Person vs. **Consultant**. Which would you rather have?
- Buyers Market vs. Sellers Market.

Inventory

- When Inventory is down demand for your perfect home goes up.
- When demand goes up, prices go up.

Pre-Approval

- Benefits you as the buyer.
- Gives you leverage on multiple offer situations.
- Gives you confidence knowing that you can qualify for your perfect home.

Agency

- Buyer Agency gives your agent the ability to give you just about every piece of information that you would want to know.
- Buyer Agency means we can answer your questions in paragraphs instead of sentences.

MLS and Internet

- All of my fees are paid for by the seller.
- All brokers have access to the same information.
- The biggest difference in Brokers is the speed they can deliver.

For Sale By Owner

- Call me first. Most *For Sale By Owners* will also pay my fee for service.
- *For Sale By Owners* will either pay an attorney fee or a broker fee. An attorney fee will be higher because it's paid for by the hour.

Open Houses

- Sign in as Dale's Home Selling Team or use one of our business cards.
- Call us if you want to write an offer.
- Call us if you have gone home and thought of another question.

New Construction

- Builders will pay my fee for service.
- My Business Card - Use these and the on site sales person will call me instead of calling you to follow up.
- The benefit to you is that you have a professional representing you.
- The on site sales person represents the seller.

Shopping For Your Home

- The average buyer looks at 5 homes before finding the right one.
- The most important key to finding the right home quickly is your feedback.

Contract

- Go through the entire contract now so when we find the right home you can move quickly to ensure that we get the home that you want.
- This is a standard pre-approved form through the Real Estate Commission. All we can do is fill in the blanks.

Earnest Money

- This is a check you will write within the three days following your accepted offer. It will be cashed and kept in an Escrow Account until closing.
- At closing your earnest money amount will be deducted from your purchase price.
- Earnest Money needs to be at least 1% of the purchase price. The more money you put down, the stronger your offer will be.

Inspection Process

- Home inspections are for major items ONLY! Please see our list of licensed home inspectors.

Appraisals

- Cost paid by buyer through lender. Usually during application fee.
- The best part of an appraisal is that you can't pay too much for a home. The appraiser will stop the transaction!

Loan Approval

- This means you have full loan commitment, and you can now celebrate!

Closing

- Everybody's efforts have paid off. Its time to sign paperwork, and move in!

Team

- You are always working with a professional.
- Benefits are availability, knowledge, and communication.