

THE BUYING PROCESS

1. Determine if you are ready to buy. Do you have ...
 - Steady income
 - Low to medium debt
 - Cash for down payment/closing
 - Two months of pay stubs and bank statements
2. Meet with a Real Estate Professional - (preferably me!)
3. Get Pre-Approved
 - Gather documents such as paystubs, bank statements, tax returns and proof of employment.
 - Ask for lender suggestions or go to my website for an immediate resource.
4. Search and tour homes using:
 - Clients - Multiple Listing Service (MLS) Realtor.com, Zillow, Trulia and Newspapers
 - Agent - Multiple Listing Service (MLS) Realtor.com, Zillow, Trulia and Newspapers, Open Houses, FSBO, New Construction and my website with other online networks.
5. Make an offer and negotiate:
 - Decide to make an offer with an amount you are comfortable with.
 - Make a list of inclusions in the home you want to have and I will negotiate for those.
 - Set aside earnest money to be sent to the seller's brokerage within 3 days (1-2% is common)
 - Offer will be accepted, counter offered, or declined.
6. Complete contracts:
 - Property appraisal, survey and home inspection will need to be schedule, completed and analyzed within 10 day typically
 - The title company processing and underwriting will be completed.
 - Prepare your down payment/financed amount (10% is common) and work with a lender that will work with you to set up a mortgage (about 4-5 weeks)
 - Attorney and notary will check all contract details
 - Final walk through to check any inspection repairs and condition
6. Attend Closing!
 - Bring your identification
 - Everyone who is purchasing the property must be present.
 - You will need to bring down payment and closing costs.

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