

Home Buying Process



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For Buyer

GET PRE-APPROVED

By getting pre-approved prior to beginning your home search, this will allow you to determine what you can comfortably afford and allow us to move quickly once we find the right home.

- Pre-approval shows that you are a serious buyer
- Saves you time
- Gives you leverage in a multiple offer situation

NEEDS ANALYSIS

- Describe your perfect home
- What are your "must haves?"
- When do you need to be in your home by?

SELECT & VIEW PROPERTIES

- All brokers have access to the same information
- If you see a home on a website, at an open house, at a new construction development, etc...
- CONTACT US!
- Our average buyer looks at # of properties before finding the right HOME
- Communication is key to finding the right home quickly!

CONDUCT APPLICABLE INSPECTIONS

Once seller has accepted your offer to purchase their property, it is time to bring in a professional home inspector to ensure the property meets the required standards. Any serious issues that arise will be brought to the attention of the seller and we will help you negotiate who will be responsible for fixing the noted repairs.

NEGOTIATE

After we present your offer to the listing agent, it will either be accepted, rejected, or the seller will make a counter-offer. This is when we will use our knowledge of the market & expert negotiating skills to negotiate the terms of the contract on your behalf.

WRITING AN OFFER

- Be prepared to move quickly once we have found the right home
- Understanding a Seller's Market vs. Buyer's Market
- Earnest Money Deposit
- Proof of funds for your down payment and closing costs
- Pre-approval letter
- Letter to the seller

REMOVE CONTINGENCIES

- Financing Contingency - If financing the purchase, the contract will state that it is contingent on the home appraising for the contract price and financing.
- Inspection Contingency - Purchase is contingent on the property being professionally inspected and repairs done by the seller.
- Home Sale Contingency - Selling your current home.

MORTGAGE LENDER

- Credit Check
- Underwriting
- Survey
- Appraisal
- Insurance

CONDUCT TITLE SEARCH

- Remove any encumbrances
- Obtain title insurance

CLOSE ON THE PROPERTY

FINAL WALK THROUGH

OBTAIN FUNDS FOR CLOSING

TAKE POSSESSION OF YOUR NEW HOME!

