



10 Steps to Purchasing Your Home

1. **Contact your Realtor** – Discuss the process, answer all initial questions you have & provide lender referrals.
2. **Obtain a mortgage pre-approval** – Contact a lender to see how much home you qualify for, available rates, monthly payment estimates etc.
3. **Start your home search** – Provide us with your price range and your ideal home features. We will send you all properties via MLS that fit your specific criteria. This saves you time from looking at homes that are not up to your standards. After you review the online properties we will set up a day and time to tour your favorite selections together. After our tour we will stop to review the day and discuss our next steps.
4. **Make an offer** – You found your favorite home, we ran a market analysis and now we are ready to review disclosures and negotiate an offer with the seller. As a Certified Negotiation Consultant we will ensure the contract is in your best possible terms.
5. **Attorney Review** – We will send your accepted offer to your “real estate” attorney for legal review. He or She will be able to make any necessary amendments to help protect your investment even further. We will provide you a list of qualified real estate attorneys if needed.
6. **Home Inspections & Remedies** – We will recommend you obtain professional inspections of the property. We will provide you a list of qualified individuals to provide those services. We will then work with you and your attorney to have the seller remedy any issues you specify.
7. **Appraisal** – Your lender will send out an appraiser to ensure the property is worth what you are paying for it. Just one more line of protection for your new investment.
8. **Mortgage Commitment** – With receipt of a satisfactory appraisal and final documentation from you the lender will give a commitment to fund your loan at closing.
9. **Final Walk Through** – We will tour the home just before closing. We will look for completion of any visible inspection corrections and ensure the home is undamaged from sellers vacating. We will help you should there be any issues.
10. **Closing** – You will come with a check & meet your attorney who will review all the paperwork and financing with you. It’s nice to understand what you are signing and have legal counsel to make sure it’s all in order. Then your lender wires the money and the keys are yours! **Congratulations!**

Sincerely,

Nicole & Tony Tudisco

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