



## **BUYING A HOME**

Home buying is a true experience and it is our job to make it a positive experience. We know you will have lots of questions and need lots of guidance. It is our experience to be able to provide those answers and make your transaction as smooth as possible.

Our team knows how important this purchase is, and our goal is to give your answers to all of your questions. We will outline the process from our initial meeting to closing for you and share our experience to help you feel comfortable with all the answers. We will talk about locations and neighborhoods, the price range that fits your needs, lenders, down payments, closing costs, inspections, attorneys, earnest money, closing, etc.

Our goal is to give you a sense of confidence and knowledge as we go through the process. We understand that this is a major decision, and we want you to have trustworthy advice throughout the purchase. When we can't answer a question, we will direct you to someone who can. Having Sharon and our team as your real estate agent will give you an agent you can confide in and trust as you make thoughtful and informed decisions.

## **STEPS TO HOME BUYING**

1. Talk to a lender to determine your financial picture, and analyze your credit report. This person will give you good advice in determining your qualifications and price range. Mortgage rates are determined by several factors including your credit rating—the higher the credit score, the better the mortgage rate.
2. Getting pre-approved by a lender allows a buyer to be able to negotiate on a more serious level with the seller.
3. As we work with you as a buyer's agent, communication will be our key to success. It is important to share information and ideas as well as likes and dislikes as we look at properties. Feedback will help us help you in our search for your new home.

4. Writing an offer will include explanation of the process and the contract. We will make sure our i's are dotted and our t's are crossed so that we will not expect any unnecessary surprises. Again communication will be the key in our negotiation process.
5. Loans & Inspections. As the offer becomes a contract and buyer and seller agree upon all details, your agent will guide you through the process and keep you informed of all situations.
6. Closing is the final detail when all papers are signed, usually in an attorney's office, and the house will be deeded to you—the new buyer.

CONGRATULATIONS!! Now it is time to move!

Learn more about buying or selling a home at [SharonSink.com](http://SharonSink.com)