

# BUYING PROCESS



KIM  
SESSIONS



## INITIAL STEPS

### ACTIVELY SEARCHING STAGE

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- GET PREAPPROVED
- SUBMIT AN OFFER FOR DESIRED PROPERTY

## 2ND STEPS

### IMMEDIATELY, AFTER OFFER IS ACCEPTED

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- SUBMIT BINDER DEPOSIT
- COMPLETE LOAN APPLICATION
- SCHEDULE INSPECTIONS (HOME, WDO, POOL, SEPTIC, ETC)

## 3RD STEPS

### DURING CONTINGENCY PERIOD

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- REQUEST REPAIRS, IF ANY
- SHOP FOR AND SECURE HOME INSURANCE
- CALL UTILITY PROVIDERS TO INITIATE SERVICE WITH THE CLOSING DATE AS THE START DATE
- SUBMIT ANY OUTSTANDING AND NECESSARY DOCUMENTS TO LENDER

# BUYING PROCESS CONT'D



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SESSIONS



ATLANTIC  
PARTNERS  
KELLERWILLIAMS REALTY

## LOAN APPROVAL/ HOUSEKEEPING

### LOAN APPROVAL/HOUSEKEEPING

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- RECEIVE APPRAISAL
- GET FINAL LOAN APPROVAL
- VIEW AND SIGN A COPY OF YOUR CLOSING DISCLOSURE
- SCHEDULE RE-INSPECTION, IF APPLICABLE

## FINAL STEPS

### 24-48 HOURS PRIOR TO CLOSING

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- GET WIRING INSTRUCTIONS FOR TITLE CO.
- WIRE FINAL NUMBERS TO TITLE
- REVIEW THE PRELIMINARY SETTLEMENT STATEMENT

## CLOSING DAY

### 2-12 HOURS PRIOR TO CLOSING

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- ENSURE WIRE WAS RECEIVED
- COMPLETE FINAL WALK-THROUGH
- TAKE LICENSE WITH YOU TO CLOSING