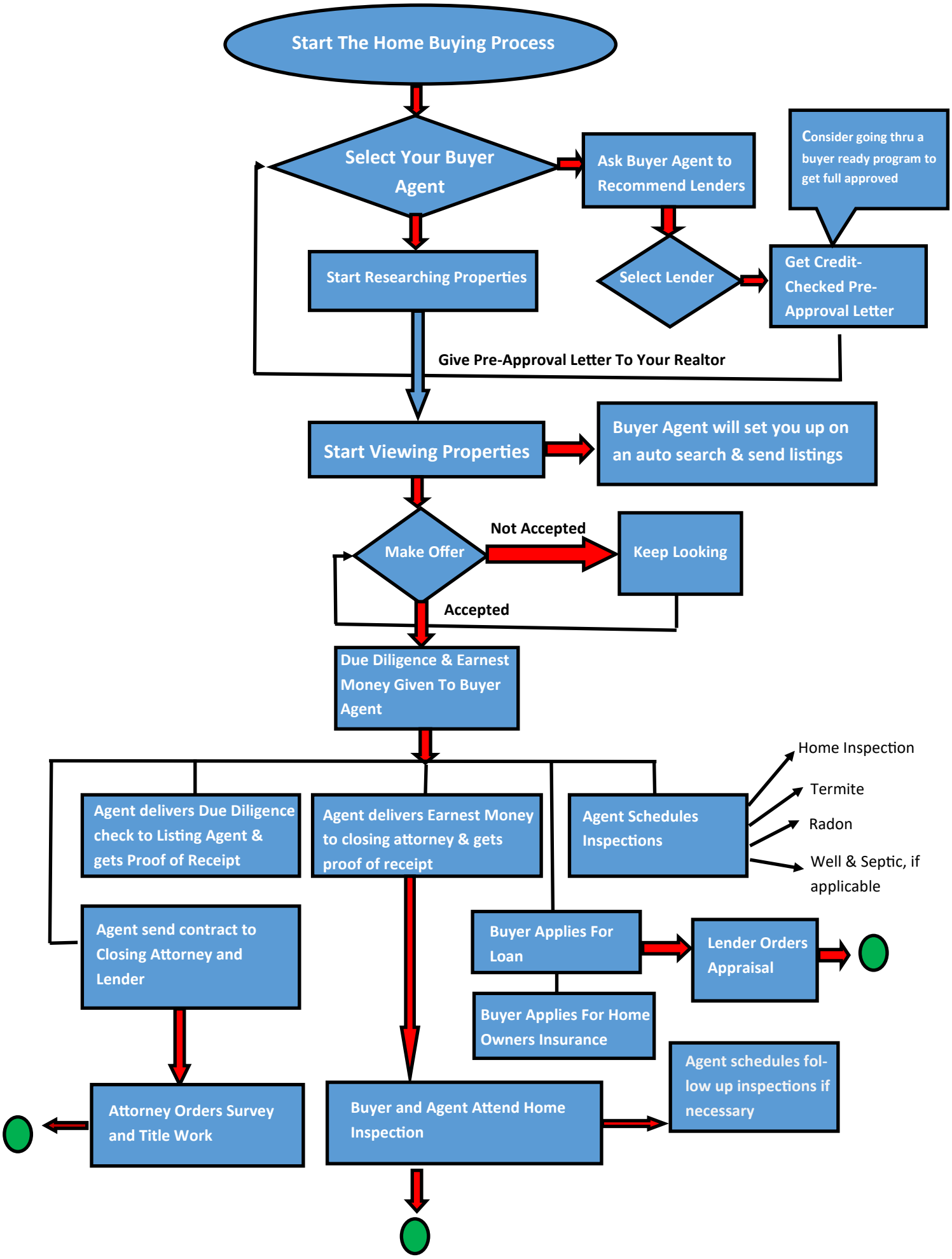
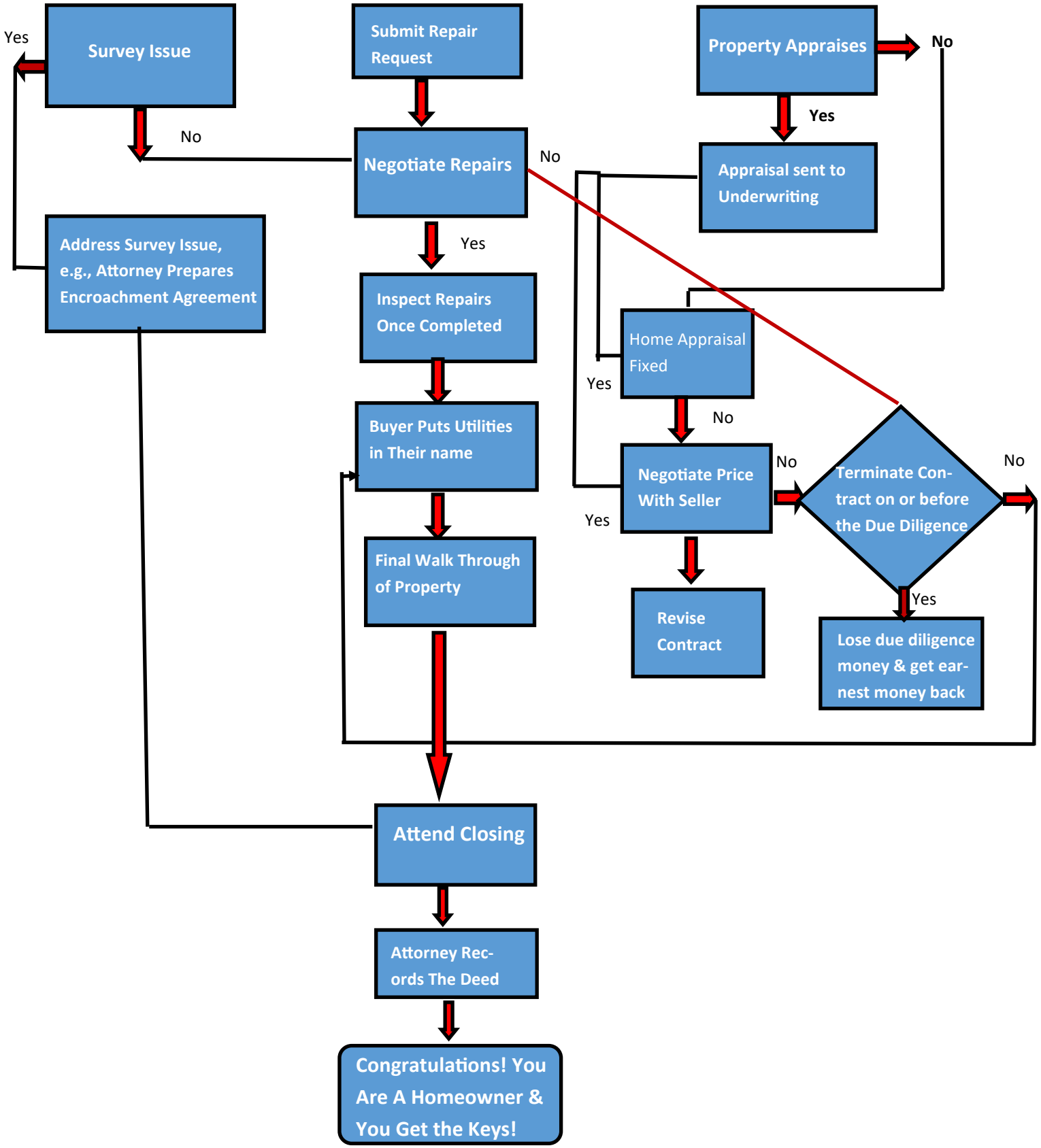

Start The Home Buying Process
Select Your Buyer Agent
Ask Buyer Agent to Recommend Lenders
Consider going thru a buyer ready program to get full approved
Start Researching Properties
Select Lender
Get Credit-Checked Pre-Approval Letter
Give Pre-Approval Letter To Your Realtor
Start Viewing Properties
Buyer Agent will set you up on an auto search & send listings
Make Offer
Not Accepted
Keep Looking
Accepted
Due Diligence & Earnest Money Given To Buyer Agent
Agent delivers Due Diligence check to Listing Agent & gets Proof of Receipt
Agent delivers Earnest Money to closing attorney & gets proof of receipt
Agent Schedules Inspections
Home Inspection
Termite
Radon
Well & Septic, if applicable
Agent send contract to Closing Attorney and Lender
Buyer Applies For Loan
Lender Orders Appraisal
Buyer Applies For Home Owners Insurance
Agent schedules fol-low up inspections if necessary
Attorney Orders Survey and Title Work
Buyer and Agent Attend Home Inspection


Survey Issue
Yes
No
Address Survey Issue, e.g., Attorney Prepares Encroachment Agreement
Submit Repair Request
Negotiate Repairs
No
Yes
Inspect Repairs Once Completed
Buyer Puts Utilities in Their name
Final Walk Through of Property
Attend Closing
Attorney Records The Deed
Congratulations! You Are A Homeowner & You Get the Keys!
Property Appraises
No
Yes
Appraisal sent to Underwriting
Home Appraisal Fixed
Yes
No
Negotiate Price With Seller
No
Yes
Revise Contract
Terminate Contract on or before the Due Diligence
No
Yes
Lose due diligence money & get earnest money back