

Buying a Home

The home buying process can be one of the most exciting and rewarding processes you'll will go through. I pride myself on keeping focused on what's important to you and always looking out for your best interest.



Top 10 Steps in Buying a Home.

1. **Define your goals & your wants vs your needs** - Given the significance of buying a home, it's important for you to prepare yourself in advance. There are many factors in deciding which home is the best fit for you, you should have an outline of what these factors are. This means clearly determining why you're buying, what kind of home you're looking for, and where you want to live.
2. **Contact a real estate professional** - Buying real estate is a complex matter given that there are so many factors to consider and no two properties or transactions are alike. With Steve's experience and dedication to his clients, he will guide you through this complex process and work in your best interest to achieve your desired results.
3. **Get pre-approved for a loan** - It is highly recommended that you get pre-approved for a loan before you start viewing homes. The pre-approval process involves meeting with a lender and authorizing them to examine your current financial situation and credit history. On the basis of this examination, the lender will provide you with a document that details how much you can borrow to buy a home. Steve is happy to provide you with some lender contacts.

The benefits of pre-approval include:

You'll have information about what you can afford, which properties are within your budget, and we can schedule viewings accordingly.

As a qualified, motivated buyer you'll be taken more seriously when you make an offer on a home. Many sellers will not consider an offer without a pre-approval.

Lenders can tell you whether you qualify for any special programs that will enable you to afford a pricier home (particularly if you're a first-time buyer)

4. **View homes and select THE ONE** - Simply put, the key to the home search process is knowing what you're looking for. Among other things, that means distinguishing between "must-haves" and "like-to-haves", to help you to target your search and define your home preference priorities. Most homes are occupied and require notice.
5. **Make an offer and negotiations** - Now that you've found the home you'd like to buy, it's time to make an offer. Working with Steve to determine a market value is important, so you do not over pay for a home or offer too little so that the seller doesn't consider your offer.

DEDICATION THAT MOVES YOU™

Steve will go through the offer with you making sure the terms and conditions meet your needs. In addition to sales price, other terms may include various terms of purchase, such as the inspection and closing dates, your deposit amount, appliances to remain, and other conditions.

In addition to drawing up the contract, Steve will be happy to address all your questions about the offer process. All offers are to be accompanied by a deposit .

Once you've written the offer, Steve will present the offer to the seller 's representative. At that point, the seller can accept your offer, reject it, or counter it to initiate the negotiation process. *MA Only - Secure an attorney once offer is accepted. NH is optional.*

6. **Home inspections** - Once the offer is accepted, you will have disclosed number of days to conduct your home inspections, which may include water, septic or Title V, radon, termite or pest, etc. Steve will accompany you at the inspections.
7. **MA Only** - Upon completion of the inspections, a **Purchase and Sale Agreement** will be drafted and approved by your attorney. At this point you will bring the Purchase and Sale Agreement and provide a second deposit. **In NH, Offer is Purchase and Sale Agreement.**
8. **Secure your financing** - Once inspections are complete and you have a pending agreement, it's time to go back to your chosen lender to finalize your mortgage details. This means finalizing your terms, interest rate, payment schedule and any other financial conditions associated with the closing. Lender will order an appraisal.
9. **The final walkthrough** - Typically the day of or day before the closing Steve will schedule a final walk through of the property with you. At this time you will make sure the home is in the same condition as when you signed the sale agreement, any agreed upon appliances remain, and sellers personal items have been removed.
10. **Close the deal** - The attorney or Title Company will schedule the closing. Previous to the closing you will be notified of what you will need bring with you. A closing may occur with or with out the seller present, it is not uncommon for both parties to sign documents separately with their counsel. Once documents are complete, you will receive the key to your new home.



Stephen Oates | REALTOR®

Direct: 603-777-7908

Office: 603-610-8500

Email: steve@soates.com

Web: seacoast-homes.com

Address: 750 Lafayette Road,
Suite 201, Portsmouth, NH 03801

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