## BUYER'S ROAD MAP

home shopping

experience.



MEET WITH A REAL ESTATE **PROFESSIONAL** 

> Discuss the type of home you're looking for, including style, price, and location.

THE BUYER'S ADVANTAGE

As the home buyer, your agent's commission is paid by the seller of the home in almost all circumstances. This means your representation costs you nothing!

**GET PRE-APPROVED SEARCH FOR HOMES** You will need pay stubs, W2s, and bank statements. Knowing and help you find the perfect. what you can afford iscritical to a successful

The fun part! Your agent will schedule showings

ADVANCED SEARCH

Not all real estate website are the same. Your real estate professional has toolsand systems to ensure you see every available home that meets your criteria.

> MAKE AN OFFER Your agent will prepare the offer based on the price and terms you choose.

**NEGOTIATIONS** AND CONTRACT

It may take a few tries to get it just right, but hang in there. You're on your way.

## **CONTRACT**

In most cases the contract provides you with a timeline to obtain financing, as well as time to inspect the physical condition of the home. Your real estate professional will inform you of all of your rights and responsibilities related to the contract.

IN ESCROW You and the Seller have agreed to the price and terms. The home is effectively held for you until closing.

FINAL DETAILS

Preform due diligence, order the appraisal, conduct an inspection, and review terms with the lender.

PREPARING FOR CLOSING

You will be finalizing your loan, reviewing documents, and discussing the findingsfrom the inspection. Your agent will be managing this entire process for you.

**CLOSING** 

This is the transfer of funds and ownership. A title company or an attorney typically acts as an independent third party to facilitate the closing.



## **Kate Mammen**

(506)471-4451kmammen@exitadvantage.ca

