

Jenny Hukill

RE/MAX Elite realty.

BUYERS GUIDE

- **Step One**

Pre Approval - What will a lender need?

- a. Two years of your most recent tax returns
- b. Three months of bank statements
- c. Two months of paystubs
- d. Drivers license

- **Step two**

Call Jenny and start looking at homes in your price range.
Evaluate each home with Jenny to determine property condition, location and value

- **Step Three**

Make an Offer - Jenny will make a competitive offer that is in line with your financial situation and interests

- **Step Four**

Inspections (Depending on the home you may want to consider doing any of these. None are mandatory but all the buyer is responsible to pay for.)

- a. General Inspection
- b. Pest Inspection (If the buyer is doing a VA loan then the Seller is responsible for this expense)
- c. Structural
- d. Surveys

- **Step Five**

Appraisal - Once terms of the inspections have been addressed then we will give the lender the green light to order the appraisal. The appraisal is a buyers expense.

- **Step Six**

Closing Day - This day can happen as soon as the bank gives us the all clear. The loan process can take 35 days, sometimes more sometimes less. During this time it is very important to maintain your credit. DO NOT BUY ANYTHING WITH CREDIT (CARS, FURNITURE, ETC)

