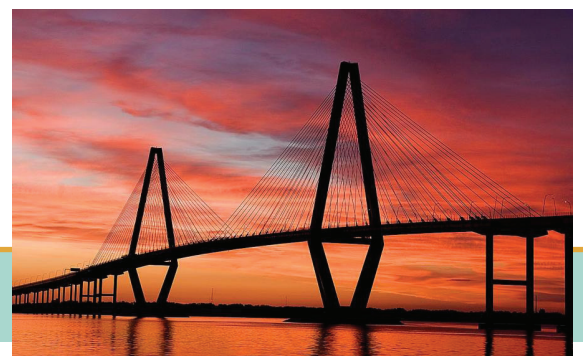
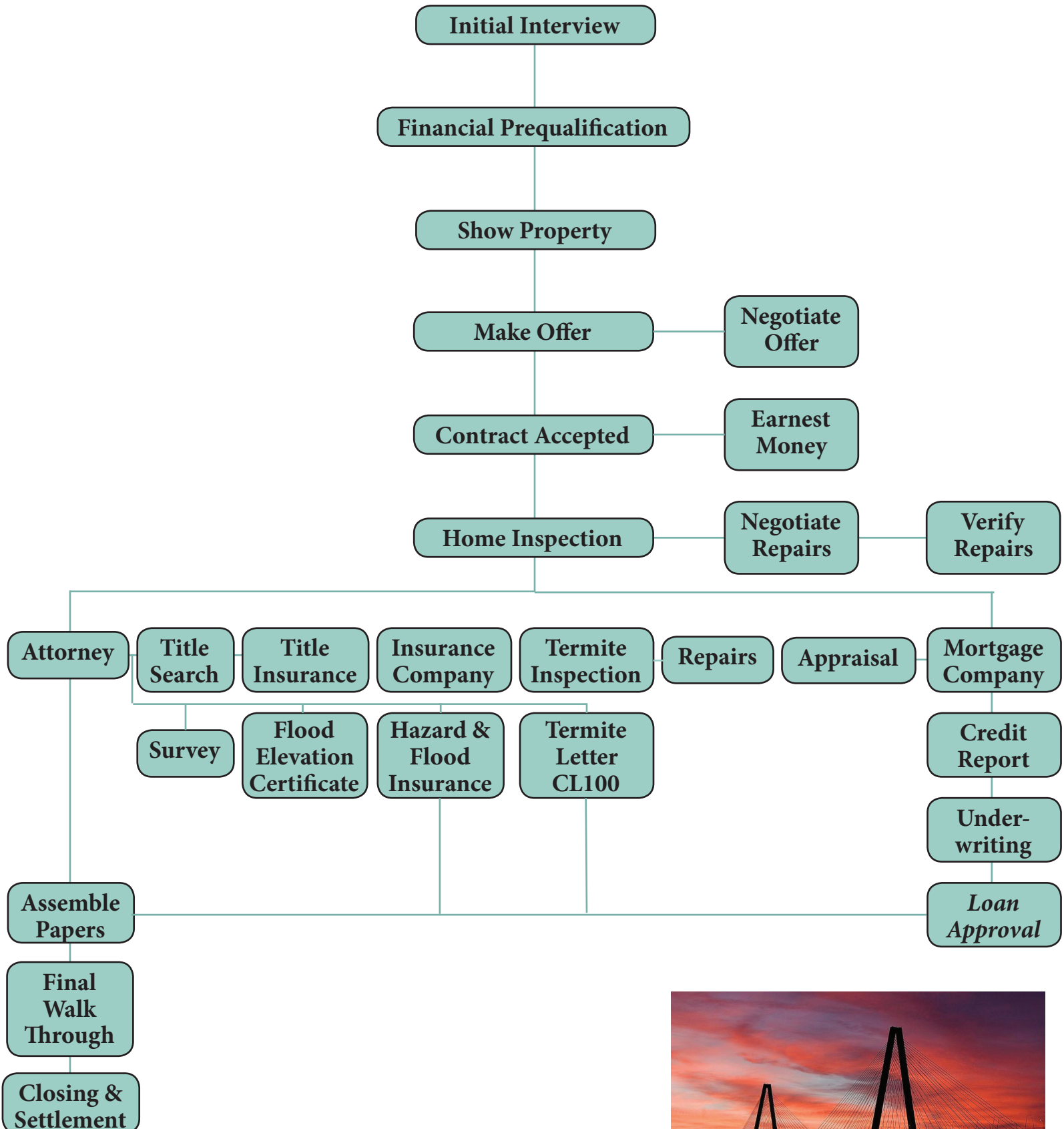


# Home Buying Process



# Process of Buying a Home

## Orientation

During the initial interview, you'll share your expectations and learn about the process of buying a home. You'll obtain valuable market knowledge about areas, prices, financing and your qualifications. Considering your price, size, style, and area, we will begin the search to find your new home.

## Financing

A strategy for a successful purchase is to apply for pre-approval prior to finding a home. Negotiating a contract with a loan commitment can be advantageous to you. There are specific things necessary to make a loan application and assembling them can take some time. It is recommended to use the enclosed list.

## Show Homes

According to your criteria for a new home and your pre-approved price range, homes are shown from all of the listings in MLS.

## Formulating an Offer

When we find the right home, you will want to make an offer to purchase in writing on the S.C. Agreement to Buy and Sell - Residential form. The most important items addressed are the purchase price, the closing date, the closing terms, and home and termite inspections.

## Closing

The attorney will complete a title search, prepare a deed for the property, and assemble the loan papers at the closing. You will need to pay any balance of your down payment and your closing costs at this time; a cashier's check or wired funds are required.

