



BUILD A HOME BUYING TEAM FOR YOUR HOME PURCHASE

Are you ready to buy your dream home? We can help.

To prepare, consider the importance of searching for a good team of mortgage professionals so that you are assisted at each step of the process. Below is an overview of the professionals you'll need to complete the purchase of your home.

1. MORTGAGE LOAN OFFICER

A licensed mortgage loan officer can issue a pre-approval and will make sure you understand how much home you qualify for before starting your search. You'll review monthly mortgage payments and financing options. Our team of loan officers has extensive experience and can help you.

2. REAL ESTATE AGENT

A real estate agent's job is to help you find a home, decide on a price, and make an offer. Did you know that buyers rarely pay for an agent to assist them in buying a home? Usually a buyer's agent is compensated by participating in the selling agent's commission offered and paid by the seller. When a home is put up for sale, the selling agent lists the amount of commission the agent will participate in if the client buys the home.

3. HOME INSPECTOR

After finding a home, you should have the home inspected to assess its condition. The inspector's responsibility is to provide you with a complete and thorough inspection of the home. The inspector's

information is normally summarized in an inspection report. The report represents the condition of the property at the time of the home inspection. The home inspector represents you in the inspection process and is only responsible to you. Hiring an inspector with experience and knowledge of home-building and codes is important. The average cost of a home inspector ranges from \$350-\$700, depending on the complexity of the home.

4. REAL ESTATE ATTORNEY

A real estate attorney plays a key role in protecting your money and assisting in the contract negotiations. Usually the seller will have an attorney. Buyers are at a disadvantage if they don't have one to assist them. An attorney's role in assisting you includes reviewing the purchase and sale agreement, title search for the property being purchased, recording of the property deed and mortgage after closing, and presiding over the closing of the home. Should contract issues and questions arise during the process, your agent should be contacted.

CALL TODAY TO LEARN MORE
ABOUT THE PROFESSIONALS
READY TO HELP IN YOUR AREA.

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GET STARTED

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