

## Using an Agent

The most important information when buying a home is having the wealth of knowledge that a real estate agent can provide you.

So why wouldn't you use someone who has more knowledge and experience to make sure you have a smooth transaction and get to the closing table!

The majority of the time, it is free for a buyer to use a real estate agent, that's right FREE.

In most cases the commission is paid by the sellers.

Our Agents have a wealth of knowledge about the areas we serve!



Lets begin your home search today!!

828-545-9804



## Understanding Buying a Home



## What if I don't think I can buy?

You don't know until you try!

I have lenders that I work with on a daily basis, who are much different than an average bank.

When the bank gives you a yes or no.....that's not the only option.

### Types of Loans

- USDA
- Conventional
- FHA
- VA

Lenders can also help you with credit repair, so maybe you can't buy a house today.....but they can tell you EXACTLY what to do and how long it will take for you to buy!!



Pre-Qualification is easy and just a phone call away!

Ask me today!

## How the buying process works

Once you find the home of your dreams it is time to get to work!

Deciding how much earnest money, due diligence money, and what attorney to use need to be decided before the contract because it is included in the contract,

- What is due diligence?

Due diligence is the amount of money you pay to the seller, it is their money to keep no matter what happens with the deal. If you make it to closing, you get credit for the money,

- What is earnest Money?

Earnest money is the amount of money you are sending to the attorney's office to be held in their trust account. If you back out before the due diligence period is up, you will get this money back. If you back out after the due diligence period the money is non-refundable. Again, if you make it to closing you get credit for this.

- What is the due diligence period?

Due diligence period is the time the buyer has to do all the inspections they wish to have. Ex. Home inspection, pest inspection, radon test, water test, survey.

Once inspections are completed, and negotiations are done we wait on the attorney and the lender to finish their necessary paperwork and get us the closing disclosures before the closing date.

Closing funds must be brought to closing via certified bank check!

Remember your agent will be by your side the whole way!

## Things to Remember

- Once you have been pre-qualified, don't make any credit purchases and don't make late payments
- Don't forget to turn your utilities off the day you will be moving out
- Don't forget to have your utilities turned on in your new home the day of closing
- All funds brought to closing MUST be done by certified bank check
- Your agent will be beside you the whole way, explaining and guiding you in the process on what to do next!!
- Never hesitate to ask a question!

