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Interview Agents

Take time to find an agent you feel comfortable working with. The "first" does not make them the best. You would never hire an employee after interviewing just one, so don't make the same mistake with your home. You are going to be working with this person for some time looking at many homes, and you want to make sure you are comfortable.



2

Get your Pre Approval

The Pre Approval can be one of, if not THE most important, tool in buying a home. Not only is it good to know what you can afford and are comfortable spending but, in some cases, when multiple offers come into play it can be the difference between you getting the house and someone else getting it.



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Needs and Wants

At Better Homes and Gardens® Real Estate Central it is our goal to help you find the "perfect" home! However, there may not be a "perfect" one, so we want to get you as close as possible, and to do this, we need to make sure we understand your NEEDS vs. your WANTS. Your agent will sit with you and work through a list of questions to assist you in finding what is MOST important to you!



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The Search

As there is no such thing as a "perfect" home and we are not on HGTV, we have to get out and seriously look and look. We are likely to find some NO's, some MAYBE's and hopefully a YES. Either way your REC agent will be by your side until you find the right home!



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Open Houses and Touring Homes

Remember your Better Homes and Gardens® Real Estate Central agent can show you ANY house listed by ANY Company/Agent and For Sale By Owners. Being open with your agent as you tour properties is vital to the process, this allows them the ability to help understand your likes and dislikes. Your agent is here to help you navigate the process and allowing them the first contact with agents, sellers and even the FSBO's can help ensure a better experience for you. Many buyers will drive by the homes of interest to make sure they are a fit before scheduling an appointment to view the inside.



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The One

Once you determine you have found the right home, your Better Homes and Gardens® Real Estate Central agent will get to work in finding all the history on the home, previous sales, disclosures, tax information and more. After reviewing this information you and your agent will structure an offer based on this information, as well as time on market, comps and other important factors. The offer will be presented to the seller/sellers agent and negotiations will begin.



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Negotiations

This is the process where you may go back and forth some with the other party to come to an agreement mutually satisfactory to your both. Don't worry. There are not winners and losers just buyers and sellers. Once this is complete and a fully ratified contract is presented, we move to the next step.



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Home Inspection

This is a pivotal part of the selling process and, once completed, we will be presented with a full report from the inspector. At this time you will sit with your agent and determine what items are important and what you can handle and what is not necessary. This is completely your decision. Your agent will draft the Initial Inspection Notification Agreement and send it to the seller/sellers agent. They can choose to fix the items, decline to make repairs or counter the request. Again we negotiate to try and reach a mutual agreement between the buyer and seller based on what you feel you can manage. Hopefully we are able to reach a mutually agreeable approach and proceed to the next step.



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Appraisal

This is the point at which the bank has most likely sent in an appraiser to determine that the agreed upon sales price is in line with the other comps in the market. Our hope here is that value is good and no repairs are requested. However, in some cases repairs may be needed, and we again may have to negotiate these with the seller or complete them. If the value is not met, you may have to decide to pay the difference with cash, negotiate the seller to reduce, or find another home.



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WDI Inspection

This is typically one of the last inspections and is used to check the home for things such as termites, carpenter bees and other wood destroying insects. Assuming no repairs or treatment are needed we move to the closing! Repairs are typically negotiated upfront in the contract.



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Final Walk Thru

When we are ready to go to closing as buyers, we go back to the home to make sure that the property is in as good or better condition than it was when you wrote the offer. In many cases the seller will have moved out at this point or be in the process.



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Closing Day

This is the "finish line," when all contingencies, inspections and negotiations are complete and we meet at the closing attorney's office to sign the final docs and, in most cases, receive the keys to YOUR new HOME!