

From First Thought to Moving Into Your New Home!

TIMELINE

3 to 6 months before purchase

Select GR Home Team to work with you. Discuss needs, goals and wants.

Contact a reputable local lender. Review your credit and improve your lending position if needed. Determine price range for home you seek.

Drive areas of town. Determine locations and amenities that are most appealing to you.

1 to 3 months before purchase

Select your lender. Get pre-approval letter and Good Faith Estimate from lender. Provide a copy to your Realtor.

Review listings, tour homes, narrow and select the right home for you!

Submit an offer to buy a home. Your offer will either be 1) accepted in full, 2) accepted in part with a counter-offer written and sent back to you, or 3) rejected. The purchase offer is not binding on either party until all signatures are complete and all counter-offers closed. **This becomes your purchase contract date.**

Earnest money deposit due.

Within 10 days of purchase date

Meet with your lender to complete loan application and submit all documents. Pay application fee to lender. Request final good faith estimate based on accepted purchase. Give copy to your agent.

Select, schedule, and perform home inspection. Payment for inspections is expected on date of service. Discuss any inspection concerns with your agent. Negotiate specific items if needed.

Order a property survey. An appraisal of the property is ordered and conducted by your lender.

Obtain and review any association documents and seller disclosures.

Call moving company to reserve truck and date. Ensure all items, including appliances, are available when needed.

10 days before closing date

Obtain home owners insurance. A one year policy for home insurance must be procured and paid for in advance of closing.

Deed preparation and loan documents are completed and sent to the title company.

Ensure down payment and funds required for closing are in an accessible checking or savings account, as required by your lender.

Call to change utility service to your name. Ask your agent for the correct phone numbers and what utilities you should call including post office, Secretary of State, banks, credit cards and personal contacts.

Pack, Pack & Pack.

24 hours before closing

Review the closing statement with your lender and agent. Compare to the good faith estimate originally received from your lender. Ask any questions now!

Conduct a final walkthrough of your house if this has been requested and arranged.

Obtain a certified check in the amount on your closing statement payable to the title company.

Closing Day!

Arrive at the closing location at your scheduled time. Ensure you have identification and your certified check. Plan to spend 60 to 90 minutes at the closing.

PROUD OWNERS! Congratulations!
You now own your home. Good luck with your moving plans. Call the GR Home Team if you experience hiccups along the way.

Remember to refer your friends and family to your agent when you have the opportunity.

Best Wishes!



GR Home Team