



HOME BUYING PROCESS

Quick Breakdown : The road to home ownership

Christopher Sandifer Properties is happy to provide you with quick, concise and helpful information when it comes to investing in, buying or selling real estate.

Our guide is merely for educational purposes and the process may differ based on the situation.

01 ASSESS BUYER NEEDS

- Establish relationship
- Determine needs
- Mortgage Pre-Qualify



02 SEARCH DATABASES FOR HOMES

- Search MLS, online databases and off market listing sources
- Research and narrow down your potential offers for the desired listings

03 WRITE OFFER TO PURCHASE

- Include contingencies, finance, home inspection

04 SEEK THE BEST OFFER

- Negotiate, possible contract, counter offer or rejection

05 OFFER IS ACCEPTED

- Copies of contracts are delivered to all parties involved

06 FORMAL LOAN APPLICATION

- Verify income and employment
- Credit Report
- Appraisal

07 THE HOME INSPECTION

- Discuss results
- Seller makes repairs/re-inspection
- Seller refusal to make repairs

08 LOAN UNDERWRITING

- Loan approval
- Loan rejection

09 HOME OWNERS INSURANCE

- Buyer purchases a policy

10 FINAL WALKTHROUGH

- Contingencies are removed

11 ATTORNEY TITLE SEARCH

- Survey performed on the property

12 CERTIFIED CHECK

- HUD-1 statement provided with funds due at closing

13 CLOSE ON YOUR PROPERTY

- Bring certified funds
- Keys are delivered

14 MOVE INTO YOUR HOME



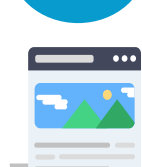
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**CHRISTOPHER
SANDIFER**

***Much more than
realtor services***

Christopher and his team are equipped to assist both potential home buyers, sellers, renters and real estate investors. The team has an array of services and approaches to help you accomplish your goals while ensuring that your expectations are exceeded.

