

The Home Buying Process Made Easy!

This 10 Step Process will save you Money, Time and Reduce the Stress of purchasing a home in today's Wild and Crazy Market!

- ❑ **STEP ONE** in the home buying process is to find out exactly how much home you can afford and be comfortable with the payment. It's very easy, just contact our recommended lender Lewis or Nancy Davis with Supreme Lending in Melbourne at **321-725-8200** via the phone and they will immediately let you know the price range you should be looking in and your payment. Be sure to tell them to send us your Pre-qualification letter for us to present with your offer, once you find a home. (You must have a pre-qualification letter before you start looking at homes!) FAX **1-888-273-6445** Email **realtorkaren@cfl.rr.com**
- ❑ **STEP TWO** once you know the price range of the home, you will give **Karen Fleckinger** (Broker Associate) a call at **321-693-4322** to set up your daily personal detailed email home search with the exact criteria of the home YOU are looking for, in your price range.
- ❑ **STEP THREE** will be to review the list of homes you receive from Karen and pick 5-7 of them that you would like to see. If you have time, we highly recommend driving around the neighborhood to make sure it meets your needs. Then, give Karen a call so she can schedule the showings on the 5 top properties you like. Try to give her a day notice to set up showings since she will have to make appointments to show these homes. **NOTE: Karen KNOWS THIS MARKET and will represent YOU in the purchase of any home listed with ANY real estate company in Brevard. Let any agent you may talk to know Karen Fleckinger is representing YOU in your home purchase.**
- ❑ **STEP FOUR** you will be previewing the homes with Karen and taking notes on each one, so you can make a decision at the end of the day which home meets your needs and you can immediately make an offer on that property. **REMEMBER** Good properties Sell FAST and you need to take action or they will be gone, even in this market there are bid wars.
- ❑ **STEP FIVE** Karen will write up the offer and you will then sign it (online electronic signature available for easy signing) you will also need to give her a personal check for your "good faith" earnest money deposit, usually around \$500-\$1000 to present with the offer.
- ❑ **STEP SIX** is when the fun begins and Karen will send your offer along with your Pre-qualification letter to the listing agent and use her years of negotiating skills to make sure you get the best deal possible. There may be counter offers from the seller and Karen will walk you through that process.
- ❑ **STEP SEVEN** when your offer is accepted, you will need to make formal application with the lender (usually within 2-5 days) and give them a check for around \$375 so they can order the appraisal on the home when the time comes. Karen will also guide you through the process of selecting a home inspector and the home inspection process. Everyone needs to have a home and termite inspection on any home they purchase.
- ❑ **STEP EIGHT** after you are satisfied with the home inspections, then it all goes to the Lender and Title Co. They will do their magic and process the loan and ordering the title search. We now wait for the lender to give us FULL Loan Approval.
- ❑ **STEP NINE** after we have full loan approval, we will set a time for closing and you will soon receive a HUD Statement showing you the exact amount you need to bring to closing. This **MUST** be in the form of a bank draft made out to the closing title company. Karen will give you this information.
- ❑ **STEP TEN** you are finally ready to close on your home and you will meet Karen at the home before the closing to do a walk-through to make sure all is in order with the home based on the terms of the Contract for Sale and Purchase. **Be sure to bring a photo ID to closing!** You will then go to closing and sign all the closing documents, give the closing agent your Bank Check and you will be handed the keys and you now own your home!

Brought to You By - Larry and Karen Fleckinger, The Fleckinger Team, HouseMax Pro Realty
321-693-4322 Karen Fleckinger and 321-252-9767 Larry Fleckinger
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