

BUYER *timeline*

YOU WANT TO BUY REAL ESTATE

We meet in person. I learn about you and your goals and you learn about me.

You choose me as your REALTOR

IF FINANCING

- » I refer you to 3 vetted lenders
- » You choose a lender / get pre-qualified for a home loan
- » Inquire about different loan products, compare pros/cons
- » Discuss monthly payments / establish comfortable price range

IF PAYING CASH

- » Provide a current "proof of funds" letter on financial institution's letterhead

PROPERTY SEARCH

- » I email you available properties that fit your price range and personal criteria
- » You choose the homes you would like to see, I show them to you, the adventure begins

MAKE AN OFFER / OFFER ACCEPTED

TITLE COMPANY

- Contract Receipted
- Escrow Department Opens Order
- Title Department receives order
- Escrow Team Coordinates transactions
- Examiner Reviews Property
- Commitment for Title Insurance Issued

MORTGAGE COMPANY

- Loan Application
- Credit History Verification
- Loan Submitted For Approval
- Loan approval

REALTOR® / BUYER

- Choose Home Inspector
- Schedule Inspection
- Review Inspection Report
- Order repair estimates from trades when necessary
- Choose home warranty company
- Negotiate Repair Arrangement when necessary

ALL AGREE TO CLOSE

- Receives Instructions from Mortgage Company
- Preparations of Documents

- Order Appraisal
- Appraisal Delivered

- Choose / schedule: Homeowner Insurance Policy
- Moving Company
- Utilities start dates

FINISH CLOSING & FUNDING

Updated 5/09/19

Recommended Lenders

Kelly Ollendorff
Guild Mortgage Company
Cell: 512-825-5698
kollendorff@guildmortgage.net

Mark Hairston
Caliber Home Loans
Cell: 512-789-6967
mark.hairston@caliberhomeloans.com

Denise Hosek
Highlands Mortgage
Cell: 512-577-5665
Office: 512-900-2715

Recommended Insurance Agents

Greg Hart
Farmers Insurance
Office: 512-797-5996

Steve Vinklarek
State Farm Insurance
Office: 512-452-0214

Recommended Inspectors

Gary Hart
512-848-3523
gary@austinpropertyinspections.com

Will Wilder
713-632-5049
will@austinpropertyinspections.com

Samuel Lucas
512-592-9082
samuel@austinpropertyinspections.com

Pool Inspectors

Art Pool Leak Detectives
Brent Bailey
512-431-6268

Well Inspectors

Bea Cave Drilling
Cell 512-894-4221

Septic Inspectors

Necessary Inc-
Janet Dunkelberg 512-445-2250

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