

Buyer's Guide

A timeline to purchasing your dream home:

- 1) **Get pre-qualified for a loan if needed.**
(This will help me better understand in what price range to start searching for you.)
- 2) **Discuss with me your wants and needs.**
- 3) **Review email home alerts as they come in.**
- 4) **View properties with me.**
- 5) **Writing an offer:**
 - a. Discuss offering price strategy.
 - b. Sign agency disclosure.
 - c. Explain liquidated damages/arbitration.
 - d. Review and sign Residential Purchase Agreement (RPA).
 - e. Obtain pre-approval letter and verification of funds.
 - f. Send photo image of earnest money deposit (EMD).
 - g. Write cover letter if necessary.
- 6) **Contingency Period:**
 - a. EMD (1-3%) check to title within 3 days of acceptance.
 - b. Verification of funds (if not included with pre-approval letter).
 - c. Order home warranty.
 - d. Order inspections and appraisals (buyers choice, expense and non-refundable).
 - e. Review and Sign for receipt of disclosures (seller disclosures + standard disclosures).
 - f. Good faith estimate from lender and title (these will give an estimate of closing cost).
 - g. Insurance (select provider, send info to lender)
 - h. Submit any final documents needed for loan approval per lender's direction.
- 7) **Remove Contingencies:**
 - a. Complete any final negotiations prior to lifting contingencies.
 - b. Lift contingencies (sign removal form).
 - c. Increase of deposit (1-3%) to title and sign increased of deposit liquidated damages form if in contract. .
- 8) **Property pending – committed to sale.**
 - a. Final walkthrough and verification of property condition within remaining 5 days to COE.
- 9) **Signing of docs at title (I will be there with you):**
 - a. Final funds are due.
 - b. Schedule utilities to be transferred.
- 10) **Property records and title transfers to your name!!!**



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