



## PREPARING FOR HOMEOWNERSHIP:

Meet with your Crown Point Realty Agent to review the Home Buying process.

Meet with Lender to explore financing options and apply for a loan.

Establish financing game plan with Lender (obtain "preapproval" letter)

You and Your CPR Agent identify the most important criteria for the home search.

CPR Agent identifies available homes that meet your desires.



## HOUSE HUNTING:

Your CPR Agent will review the homes available to identify your top choices.

CPR Agent does further investigation on these homes for current status and viewing requirements.

You and CPR Agent view Homes!

**Dream Home Found!**



## OFFER / NEGOTIATION:

CPR Agent does a Market Analysis to determine Fair Market Value for your "Dream Home"

CPR Agent will discuss this Analysis with you to decide offer terms.

CPR Agent will prepare offer and review with you.

CPR Agent will present offer and your Pre-Approval Letter to Seller's Agent

Negotiation (Acceptance, Counter Offer(s), Rejection.)



# ...To Here—With Integrity, Service and Results



## PREPARING FOR CLOSING:

You will need Utility companies to set up transfer of service. CPR Agent is happy to assist as needed.

CPR Agent will take you to you "home to be" for a Final Walk Through.

CPR Agent will review an Established Closing (Settlement Statement). This Estimated Closing Statement will show the exact amount of funds you will be required to provide for closing. This will be the balance of your down payment and Closing Cost after the Earnest Money you already have deposited is accounted for.

You and your CPR Agent will attend your Signing appointment at the Escrow Company to sign your Loan & Closing documents. (Seller will have their own separate signing appointment.

You will wire your closing funds to Escrow Company (or possibly bring in certified check).



## CLOSING:

Your Loan/ Closing documents once signed will be sent back to the Lender for review.

Lender will "Fund" the Loan. This means they will send a wire transfer to Escrow for the amount you are borrowing for your new mortgage.

Once Escrow receives your closing funds, the Lender's funds and all closing documents signed by both you and the Seller; they will release the Deed for Recording at the County Recorders office.

Deed Recorded – Ownership is officially transferred to your name at County Recorders office.

**YOU GET YOUR KEYS!**



House Warming Party with your Crown Point Realty Agent invited along for the fun!