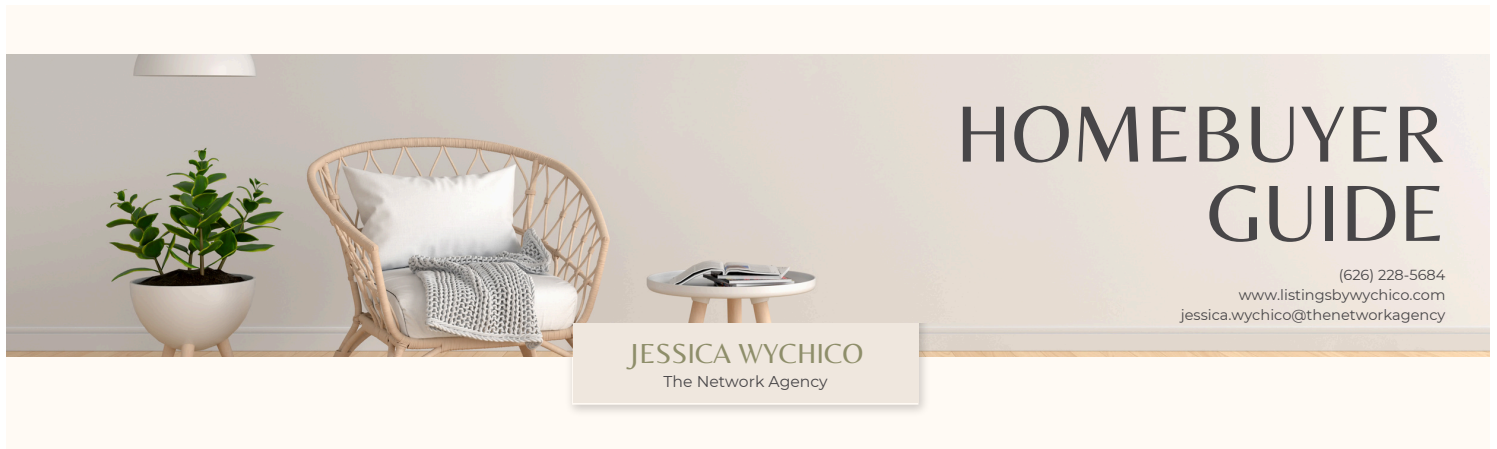




Welcome to your home buying journey!

I'm here to guide you every step of the way so you feel confident and excited throughout this process.

Step 1: Get Pre-Approved

Before we go house hunting, getting pre-approved by a lender is essential.

This will tell us:

- Your **purchase power** (how much you can spend)
- What **monthly payments** may look like
- What type of **loan** is best for your situation

Why it matters: Sellers take you seriously when you're pre-approved—it shows you're ready to buy!

Step 2: Search for Homes

Now the fun begins! Once we know your budget, we'll:

- Search for homes that check your boxes
- Tour them in person or virtually
- Discuss pros and cons based on what matters most to you

Step 3: Write Offers

Found a home you *absolutely love*? Let's write an offer!

Pro tip: You can write offers on more than one home at the same time (especially in competitive markets). Don't worry—we'll only move forward with the one that gets accepted.

Step 4: Offer Accepted = Escrow Begins

- Once a seller accepts your offer, we enter **escrow**—the official start of the closing process!

Let's Talk About Contingencies!

Contingencies are built-in protections for you as a buyer. They allow you to **back out and get your EMD back**—but only within certain time frames. Here are the **3 main contingencies** that protect your earnest money:

Contingency	Details
Inspection	You can cancel if the inspections reveal something you're not comfortable with.
Appraisal	If the home appraises for <i>less</i> than the offer price, we can renegotiate or cancel.
Loan	If your loan falls through for any reason, you're not obligated to continue.

⚠️ **Once you release these contingencies, your earnest money is no longer refundable. Rest assure I'll always make sure we don't release anything until you feel 100% ready. You'll sign off on every release.**

What Happens in Escrow:

1) Submit Your Earnest Money Deposit (EMD)

This is your "good faith" deposit (typically 1-3% of the purchase price).

🕒 Must be submitted within **24-72 hours** of acceptance.

2) Appraisal Ordered

Your lender will order the **appraisal** (you'll pay for it directly). This ensures the home's value lines up with the purchase price.

3) Schedule Home Inspections

Inspections help you understand the home's condition. I recommend:

-  General Home Inspection
-  Termite Inspection
-  Sewer Line Inspection

You're welcome to do additional inspections depending on the property.

4) Review Reports + Decide Next Steps

Once we get the reports, we'll sit down and go over them in detail.

We'll ask:

- Is this still the right home for you?
- Do you want to **request repairs or credits**?
- Do we move forward or walk away?

5) Sign Disclosures & Escrow Docs

During escrow, you'll sign:

- Seller disclosures (what they know about the property)
- Escrow documents
- Important real estate contracts

Don't worry, I'll review everything with you so you're never signing blindly.

Final Thoughts

This is a huge milestone—and I'm honored to be on this journey with you!

I'm here to protect your interests, answer your questions, and make this process smooth and exciting!