

Step by Step...

The Buying Process

Find a Realtor you can trust... Jeff Joyer

The First Step...

in the home buying process is to find an experienced Realtor that you can trust. An agent who is knowledgeable in your market place, skilled in negotiations and has access to all the resources and information that you need to make your home buying experience an enjoyment.

Loan Application

Let's secure the financing!

Christy will assist you in finding the perfect loan program that suits your financial needs. Christy has aligned herself with competitive lending institutions to better serve her clients. Thus, saving the buying client time and money!

Looking for a home

The Next Step...

is to look at various homes. Christy will assist you in determining your needs and wants and setting up a home search for you. As homes come on the market that you would like to see contact Christy and she will coordinate a time with you and the sellers for private showings.

Your Offer

This is a BIG Step...

When you find your dream home, you should present a competitive offer immediately. Christy has extensive experience in contract negotiations. She will ensure you get just what you want for a fair price - a transaction in your best interest. For the offer an earnest money check is required to indicate good faith; earnest money is typically \$1000 or one percent of the sale price.

The Contract

We're Starting to Jog Now...

When the seller accepts your offer, you go under contract. You want to make sure every detail is handled accurately and immediately. Christy will ensure your home closes properly and on time.

Inspections

You're on the HOME Stretch!

Final details are handled and inspections are performed to ensure the property is perfect for you. Contract details are further negotiated, and we head to closing! After your home inspection is finalized you should order your home owners insurance, order the home appraisal and lock in your interest rate.

Now it is YOURS!

The Next Step Will Be Into Your New Home...

Be prepared: bring a list of where you have lived the past 10 years, your drivers license, a checkbook, a certified check, made payable to yourself, for your closing costs and downpayment, and your insurance binder to the closing. After closing the next steps you will take will be over the threshold of your new home!

Live happily ever after...

Christy will be available in the future for any questions, comments or concerns your or anyone you know has regarding real estate. Feel free to call anytime...