

Buyer's Flow Chart from Contract to Close

Contract negotiated & signed by both parties. Option period begins next day.

Buyer - Choose inspector for general house & termite inspection (septic system if applicable). Set up inspection to be done immediately.

Once amendment has been accepted and option period has ended - buyer to give lender permission to order appraisal.

Check inspection report with agent and choose items to be repaired, if any. Agent will write up amendment.

Buyer - to check over survey if seller has one, if not available, buyer instructs lender to order survey.

Buyer - Choose hazard insurance agent and give name and number of agent to lender.

Buyer - receives home owner's association rules & resale certificate if home is in an HOA.

Buyer - to provide lender with all necessary information to satisfy any conditions the underwriter might have.

Buyer - to receive title commitment to check over and make any objection to if necessary.

Buyer - to set up utilities, connection date to be the day of closing (remember to forward your mail and schedule movers).

One day prior to closing buyer will do a walk through with agent to check for final condition. Invoices will be provided for any repairs.

Buyer - and agent will go through the HUD statement together prior to closing.

Buyer - to get cashier's check made out to the title company for closing if needed (can be wired if preferred).

Closing will be set for convenient time (bring photo ID). Buyer will sign paperwork at closing and will receive keys as soon as the loans fund (usually a few hours after).