A Home Buyer's ROADMAP

WE KNOW THAT BUYING A HOME CAN BE STRESSFUL...

But it doesn't have to be! We are here to walk you through the entire process from start to finish.

We will guide you along the way in order to provide you the best experience possible.

We'll talk about the key stages of the homebuying process, addressing common questions and concerns along the way.

Below is a guide to show the steps along the home buying process.





CONSULTATION

- We'll create a plan together
- Tell us your wish list and goals
- What are your wants vs needs



MAKING AN OFFER

- We'll work together to make an offer
- Negotiations
- Offer accepted



PRE-APPROVAL

- Choose a lender
- Complete loan application
- Get pre-approved



UNDER CONTRACT

- Home inspections
- Appraisal is performed
- Negotiate repairs



HOME SEARCH

- We will add you to the MLS home search and Private Collection
- We'll start touring homes
- Feel free to attend open houses



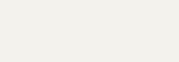
CLOSING

- Review & sign necessary documents
- Payments are sent
- Celebrate moving into your new home!

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STEPS TO SUCCESSFULLY BUYING A HOME

STEP 1) CONSULTATION

Our buyer's consultation is designed to align your needs and preferences with the our expertise and market knowledge. During this meeting, we gather detailed information about your desired property features, budget, and timeline to tailor a customized home search strategy. The discussion also provides valuable insight to what our buyers receive when working with the GoalLine Real Estate Team. This initial meeting helps to establish a clear understanding of your requirements and financial situation, set expectations, and outline the home-buying process. By integrating your goals with our expertise, the consultation aims to streamline the process, ensuring that you are well-informed, confident, and prepared to make decisions, ultimately leading to a more efficient and informed home-buying experience.

STEP 2) PRE-APPROVAL

If you're not paying in full upfront, which is the case for most people, securing a home loan becomes crucial in the home-buying journey. Obtaining pre-approval is a vital step in this process, as it not only gives you clarity on your affordability but also signals to sellers that you are a qualified buyer.

Seek out a reputable mortgage lender who can guide you through various loan options, prevailing interest rates, and help you secure the most suitable loan for your needs. If you need lender recommendations, please don't hesitate to ask me for some! Your lender will assess your credit history and current financial situation, providing you with a pre-approval document outlining the amount you can borrow.

STEP 3) HOME SEARCH

The home search is a crucial and enjoyable part of buying a home, requiring careful consideration to find a property that matches your preferences and budget. Start by defining clear criteria for your ideal home, such as location, size, and amenities. Research neighborhoods and local amenities to ensure they fit your lifestyle. Once you have your preferences, we input them into our MLS system to alert you when matching homes are listed. When you find promising properties, we'll schedule visits and consider attending open houses to explore and ask questions. Remember to mention that you're already working with a real estate agent to avoid unnecessary follow-ups from other agents.

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STEP 4) OFFER AND NEGOTIATION

Once you identify a property that aligns with your preferences, we'll work together to craft a compelling offer. This involves determining an appropriate purchase price, considering factors such as market conditions, comparable sales, and any unique features of the property. I will then present the offer to the seller, opening a negotiation process.

Expect a series of counteroffers and discussions as both parties seek terms agreeable to both sides. Clear and open communication is crucial during this phase to address concerns, clarify expectations, and finalize terms such as price, closing date, and potential contingencies. I'll handle all of the negotiations and draw on my expertise to guide you through the process and secure a favorable outcome. Once an agreement is reached, the next steps involve formalizing the contract and proceeding towards the closing process.

STEP 5) UNDER CONTRACT

Escrow: In the escrow stage, a neutral third party, typically an escrow officer, oversees the secure handling of funds and documents involved in the transaction. This phase adds a layer of protection and ensures that both the buyer and seller fulfill their contractual obligations before the final closing of the home purchase.

Inspections: Home inspections involve a thorough examination of the property's condition by qualified professionals. From structural assessments to examinations of electrical and plumbing systems, these inspections provide valuable insights that empower buyers to make informed decisions and negotiate any necessary repairs or adjustments before finalizing the purchase.

Financing: Securing and finalizing financing is the next pivotal step, requiring buyers to work closely with lenders to obtain a mortgage that aligns with their financial situation. This involves submitting necessary documentation, undergoing a credit check, and ultimately ensuring the financial foundation for the successful completion of the real estate transaction.

STEP 6) CLOSING

Pre-Closing: All necessary paperwork is meticulously reviewed, and any outstanding issues are resolved, preparing for a smooth closing day.

Closing day: Congratulations, this is an exciting day! On closing day, both the buyer and seller formally sign the necessary documents, funds are transferred, and ownership of the property officially transfers hands, marking the culmination of the home buying process.



