

START



PRE-APPROVAL

Preliminary documents include: W:2s, pay stubs, bank statements & tax returns.



FIND A HOME

Offer accepted, sign binder & schedule inspection.



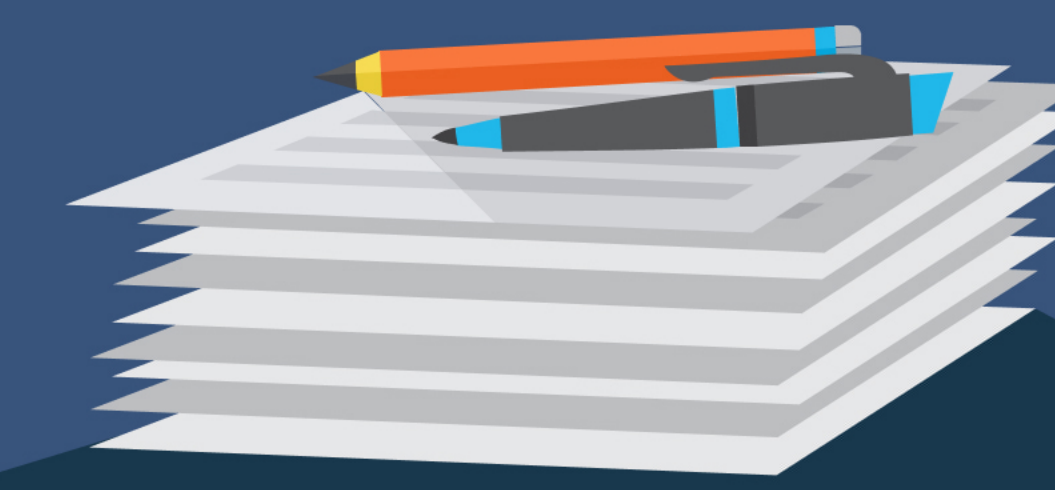
MAKE AN OFFER

Offer accepted, sign binder & schedule inspection.



APPLICATION PROCESS

Submit updated documents from pre-approval prior to obligating yourself on contract. **KNOW YOUR NUMBERS.**



CONTRACT

Review & sign your contract with your Real Estate Attorney.



POST CLOSING

Enjoy the tax advantages of owning a home. Grieve your property taxes & apply for STAR exemption. **FINISH**



CONGRATULATIONS!

You are Now a Homeowner!



CLOSING

You are at the finish line! All parties sign closing documents with bank attorney.



THE HOMEBUYING PROCESS

HELPFUL STRATEGY

- Save & submit all future pay stubs.
- Save & submit all future bank statements
- (complete with all pages).
- Keep copies of all documents submitted to processing.
- Do continue to pay all for your debts & loans on time.

COMMON MISTAKES

- Don't make any cash deposits.
- Don't make any large purchases on your credit cards.
- Don't co-sign a loan for anyone.
- Don't change bank accounts.
- Don't apply for new credit cards.



HAILEY C TANNER

REALTOR

SC Views Team with Be Local Homes

Email: Hailey@SCviews.com
Mobile: 843-696-1664



KIMBERLY COX PANITT

REALTOR

SC Views Team with Be Local Homes

Email: SChouseViews@gmail.com
Mobile: 843-212-7695



RHETT TANNER

REALTOR

SC Views Team with Be Local Homes

Email: Rhett@SCviews.com
Mobile: 843-997-2907

www.SCviews.com

APPRAISAL ORDER

Ordered within first week of contract, appraisal inspection is completed



PROCESSING

Receive your Welcome Package. Processor completes all updated information verification for credit, employment & assets.



APPRAISAL REPORT

Received & reviewed; processor updates you of outstanding items needed for approval. We will email it to you within 3 days of receipt.



FINAL WALK-THROUGH

Borrowers do a final walk-through of the property to approve condition of the house prior to signing closing documents.



CLEAR TO CLOSE

You & your attorney are notified that your file to close & a closing date is scheduled by your attorneys with the bank attorney.



TITLE REPORT

Your attorney submits the title report to the bank attorney for review & clearance.



COMMITMENT

Submit ALL outstanding closing condition items for the commitment letter prior to final clearance.



HOME INSPECTIONS & TERMITE INSPECTIONS

Negotiations may be entered into between buyers and sellers to arrange for further prevention and repairs.



UNDERWRITING

Processor submits file to underwriting department for review & commitment letter. Approved commitment letter issued & sent to you & your attorney for review.

