



Buy Your Dream Home In 5 Easy Steps!

The tip of the iceberg--looking at homes on-line. There is a lot involved in the home buying process, however, if planned and executed properly, the process can be a lot easier, less frustrating and the iceberg becomes an ice cube.

Most people start with step 3, and why not? That's the most interesting place to start. However, that can sometimes lead to disappointment when folks go back to step 2 and discover they were looking at homes far above their price range.

Step 1. Build Your Dream Team - The Realtor

An experienced realtor, like me, will be with you throughout the entire process. I've been educated and have the experience to know about all the paperwork involved, will work with you and the lender to negotiate the best deal and terms, discuss and schedule inspections, handle negotiations if there are problems, prepare you for settlement....oh, and also help you find the house you want to buy.

Step 2. Build Your Dream Team - The Lender

Get a pre-approval with a lender you feel comfortable working with. You really can't start the home search without it. There is nothing worse (and it happened--just last week when a buyer wanted to buy one of my listings) then finding the home you want and you aren't prepared to put in an offer. Most listing agents will want the pre-approval letter with the offer so they can assure their sellers that you, the prospective buyer, are financially capable of taking the deal to settlement. Competent lenders know what programs are available, what you will qualify for and what is the best deal available AND they'll communicate with you and me throughout the entire process.

Step 3. Start Looking - This is the Fun Part!

In our initial meeting, along with going over some paperwork, we'll discuss what your dream home would look like. The likes, dislikes, wishes, must haves and needs. I know what is on the market in your price range and, if you've been looking on-line, you might know as well. That said, there can be a world of difference between what you see on-line and the actual product. When operating as a Buyer's Agent, I'll be working exclusively for you. My experienced eye is on the look-out for what you want while still providing the good advice you need. My emotional investment is with you, the buyer, not the property.

Step 4. The Offer

You've found the house! Now comes the paperwork and discussions on: terms, financing, concessions, exclusions, inclusions, inspections, assistance, earnest money, down payment, settlement, seller's disclosures, conditions, addendums, dates and times, etc, --all pulled together into an offer. Then the negotiations begin and eventually end. And you have an executed contract...you just bought a house!

Step 5. Everything between the Offer & Settlement

Still not out of the woods yet. Once you have an executed contract, now inspections must be done asap, the lender begins processing the mortgage application, I'm watching that all dates and conditions are met, the lender and I work together to keep the process moving along and on track and another member joins the team - the Title Officer/Settlement Company. There might need to be further negotiations if something is wrong with the inspections, title, appraisal or any of the conditions. But eventually, it will be time for settlement.

And **YOU** will be in the communication loop for all the above. I hope you realize that if you have a **GOOD TEAM** working for you, the buying process **CAN** be easy! Good team members pull their weight, taking care of details, meeting deadlines and helping you all the way--from Step 1 through to settlement.

Let me be your Step 1!



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