

Your Home Journey

An overview of the Journey you are about to begin to
find your New Home!

Presented by
Christina Foster
Realtor®

Welcome
home
♡



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Your Tour Guide



I have been in the business of serving people for over 20 years, therefore ensuring my clients feel they are listened to and important is paramount in my service model.

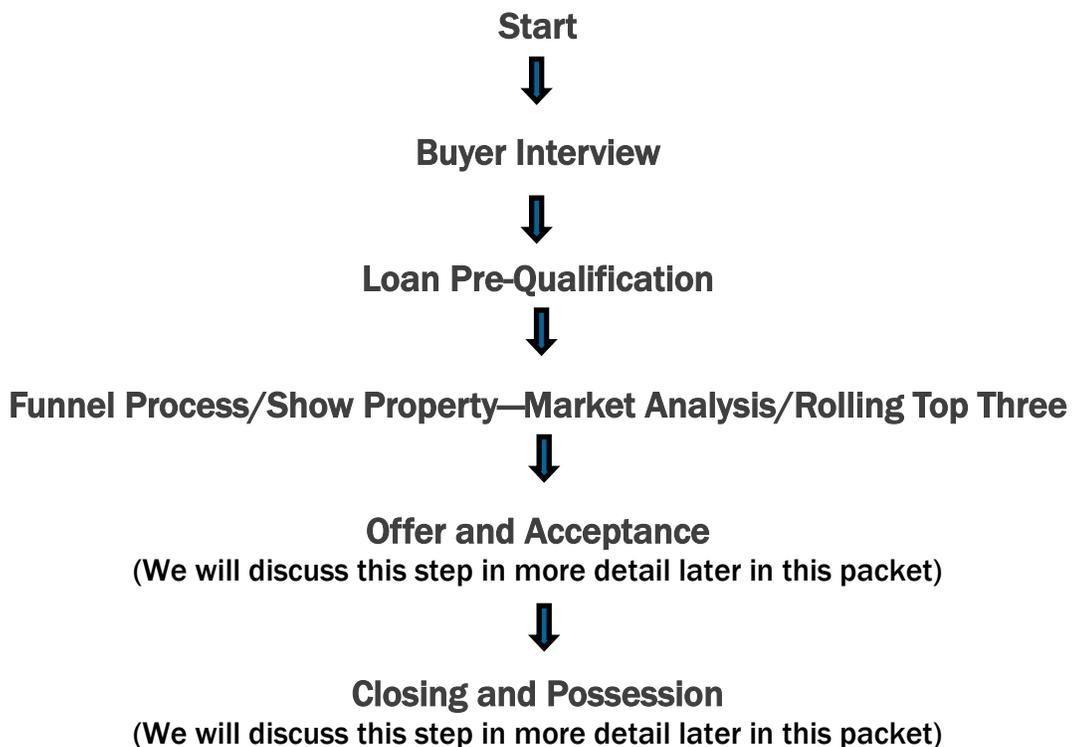
I use these skills to help my clients find not just a house, but a home, as well as assist them in navigating the many steps involved in that process. My focus is building long-lasting relationships with my clients and providing the best experience throughout their home journey.


CHRISTINA
foster
real estate agent

The Home Buying Journey

As we navigate this journey to find your New Home, there will be many different forks in the road. My job is to help you navigate through these many passages in order to make this voyage much less stressful and much more enjoyable.

The Path to your New Home



The Offer Journey

In today's market, there are many different scenarios that can play out in order to negotiate a successful contract on a home. We will always want to put forth the best offer in order to get the home you want, but we also want to make sure we are keeping your best interests at heart. Below we will discuss all of the outcomes that could occur. Our mission is to shoot for an accepted offer, but I want to make sure you are aware of the other possible endings.

The Pathway of Offers

Accepted Offer

This means the seller likes what we have presented and we are now in a binding contract.

Denied Offer

This is when the Seller rejects the offer that we have presented and the contract submitted terminates. There are many reasons this might happen but some of the more common reasons are:

- ⇒ Offers presented way below asking price;
- ⇒ Offers with too many contingencies or terms, or with terms that they don't agree with (such as closing dates, need to sell current home, or home repairs);
- ⇒ Offers with certain financing types;
- ⇒ Seller actually doesn't want to sell the home.

Counter Offers

This happens when the Sellers want to negotiate certain terms of the offer that was submitted. Typically the terms being discussed are price, closing costs, closing date, or the contingencies. Once the counter offer is received, we have the option to accept and enter into the contract, or to continue to negotiate with an additional counter offer. This can go back and forth several times until both sides agree to the terms being presented.

Multiple Offers

In today's market, this is becoming more and more common, especially since the inventory of homes is low. If this happens, we will need to discuss how you would feel if you lost that home and decide how we want to proceed. Ideally we would then want to present the best offer we can because this will be our only chance to show the sellers we are motivated to buy.



The Journey to Closing

Once your offer is accepted, we will begin the voyage to completing your purchase. There will be lots of things to do and deadlines to meet in this time period, but I will be right by your side to help navigate your passage to your new home!

Accepted Offer



Loan Approval

This is where we get all the information about the home over to your Lender for final approval. They will schedule an appraisal to make sure there aren't any issues with the value of the home. You will also need to provide the homeowners insurance information you have previously shopped for. It will be very important to get all the necessary documents over to your lender as soon as possible. They will also get the financial aspects of your loan in order and send it all over to the attorneys we will be using to finalize our contract.



Home Inspection

We will have a licensed contractor come out and inspect the home for any major issues. Once they have completed their evaluation of the home, we will receive a report from them listing the findings. This report may look like a novel, but don't worry, we will review this together and decide what should be repaired and what we feel is cosmetic or deferred maintenance. We will then begin the negotiating process on the items we want fixed.



CL-100

This is a report that will show if the home has any wood infestation. We will need to order this report no later than 15 days prior to our closing date as it is only valid for 30 days. We want to make sure we order it early enough to address any issues that arise in the allotted time.



Closing and Possession

The day of closing will be an exciting one for you! There are just a few more steps we will take before you end this journey to homeownership...

Several Days Prior to Closing

- ⇒ Make sure to have all the utilities transferred into your name.

Day of Closing

- ⇒ We will meet at the house and do one final walkthrough...start planning your furniture layout, if you haven't already, because this is about to be your new home!
- ⇒ At the Attorney's Office, be ready to sign, and sign, and sign. You will receive copies of most of the documents prior to arriving, but if you have any questions, feel free to ask. The attorney will go through these documents quickly because there are a lot of them.
- ⇒ Make sure to bring with you a photo ID. If you are bringing money to closing, it needs to be in the form of certified funds and made payable to the closing attorney.

Possession

All documents are signed, all funds have been transferred...WELCOME HOME!!

