

BUYER'S PACKET

DESIGNED TO FIND YOUR HOME



PRESENTED BY

Agent Name

REALTOR®, LUXURY PROPERTY SPECIALIST

000.000.0000

Agent.Name@CBEmail.com



COLDWELL BANKER

SCHMIDT FAMILY OF
COMPANIES

EACH OFFICE IS INDEPENDENTLY OWNED AND OPERATED



Home Buying Process

1

BUYERS CONSULTATION



2

GET PRE-QUALIFIED BY LENDER

- ▶ How much can you qualify for?
- ▶ What mortgage is best for you?
- ▶ Finance terms, payments, and interest rates

3

DETERMINE CRITERIA

- ▶ Define wants & needs
- ▶ Location, schools, bedrooms, baths, etc.

6

TIME TO PREPARE YOUR OFFER

- ▶ Decide on offer terms
- ▶ Price, deposit, close date, etc.

5

WE FIND YOUR DREAM HOME



4

LET'S GO HOME SHOPPING!

7

NEGOTIATE

I will present and negotiate your offer with the listing agent

8

CONTRACT ACCEPTED



9

BUYER CONDUCTS DUE DILIGENCE

- ▶ Inspections: home, termite, roof, & pool
- ▶ Title search
- ▶ Sellers Property Disclosure Statement
- ▶ HOA Disclosures
- ▶ Review inspections, reports, disclosures

12

FINAL WALKTHROUGH

- ▶ Buyer has the chance for a final walk-through of home

11

BUYER SECURES HOME OWNERS INSURANCE



10

HOME APPRAISAL IS ORDERED

13

YOUR LOAN HAS BEEN APPROVED

- ▶ Sign loan documents with escrow company
- ▶ 3 Business Days to review
- ▶ Returned signed documents to lender for review and final approval.



14

CLOSE OF ESCROW DATE

- ▶ Lender wires funds and gives OK to record
- ▶ Documents recorded by county recorder
- ▶ Money and title are exchanged on your behalf

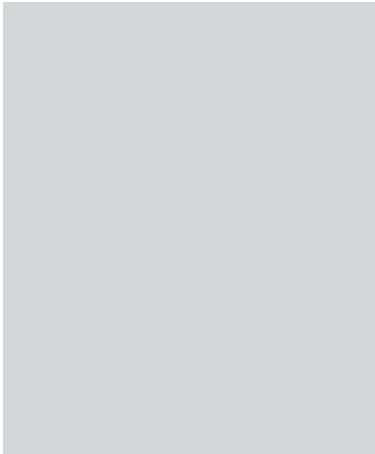
15

CONGRATULATIONS! ON TO THE NEXT PHASE OF YOUR

LIFE



Your Trusted Real Estate Agent



Agent Name

REALTOR®, LUXURY PROPERTY SPECIALIST



000.000.0000



Agent.Name@CBEmail.com



Agent-Name.CBWebsite.com



123 Name Street, Suite 1
City, ST 00000

ABOUT ME

Insert here...

DESIGNATIONS

REALTOR®

EDUCATION

Insert here...

MY COLDWELL BANKER OFFICE

Coldwell Banker Schmidt Family of Companies has experienced phenomenal growth since its inception in 1927. Founded by Harold F. Schmidt, the company is now led by his grandson and great-grandson.

H. F. Schmidt Real Estate, as the firm was originally known, was based on the principles of honesty, integrity and an unwavering commitment to outstanding service. Harold Schmidt's adherence to these standards of excellence earned him the trust and confidence of his clients, building a solid foundation for what was to become one of the most respected and largest real estate brokerage firms in the Midwest. Schmidt Family of Companies is now a fifth generation real estate firm and is one of the largest and most successful real estate affiliates in the country.



COLDWELL BANKER

**SCHMIDT FAMILY OF
COMPANIES**

Mortgage Application Checklist

- Copy of Driver's License and social security card for each borrower.
- Accepted purchase agreement and copy of listing sheet.
- Application fee in the amount of:
\$ _____
- Income:**
 - Past 2 years' history of employment with addresses, phone numbers, and length of time on the job.
 - Past 2 years' W-2 forms.
 - Most recent paycheck stubs (30 day minimum).
 - Verification of other income: social security, child support, retirement, etc.
 - If self-employed, past 2 years' tax returns including all schedules and a profit and loss statement for the current year signed by your accountant.
 - Copies of leases for all rental properties.
- Assets:**
 - Most recent statements (for 3 months) for all bank and credit union accounts.
 - Stocks and bonds: Provide copies of certificates or most recent statements from stockbrokers.
 - Make, model, and value of automobiles, boats, etc.
- Creditors:**
 - Credit cards: Provide account numbers and statements showing current balance.
 - Installment loans: Provide account numbers, balances, monthly payments, and addresses.
 - Mortgage Loans: Provide account numbers, balances, monthly payments, and addresses on all properties presently owned or sold within the last 2 years. Bring proof of sale for all properties sold within the last 2 years.
 - Amounts for child care expense if any.
- Name and address of all landlords for the last 2 years.
- Bankruptcy discharge and schedule of creditors with a letter of explanation.
- Divorce decrees, if applicable, including property settlements, quit claim deeds, modifications, etc.
- Copy of contracts or listing agreement for home you are selling.
- VA Only:**
 - Certificate of Eligibility.
 - DD214.
- Other: _____

Recommended

HOME INSPECTORS:

Company: *Contact*

000-000-0000 | email@company.com | www.company.com

Company: *Contact*

000-000-0000 | email@company.com | www.company.com

Company: *Contact*

000-000-0000 | email@company.com | www.company.com

LENDERS:

Company: *Contact*

000-000-0000 | email@company.com | www.company.com

Company: *Contact*

000-000-0000 | email@company.com | www.company.com

Company: *Contact*

000-000-0000 | email@company.com | www.company.com

BUILDER:

Company: *Contact*

000-000-0000 | email@company.com | www.company.com

Company: *Contact*

000-000-0000 | email@company.com | www.company.com

Company: *Contact*

000-000-0000 | email@company.com | www.company.com



WHEN IT COMES TO **HOME**,
WE'VE GOT **YOU** COVERED.



With our HomeHub app, homeowners are able to find trusted professionals for any home maintenance or projects they have over their entire real estate journey. This will be your move and home assistant for life! Talk to your agent about HomeHub today and have them invite you to the app to get started and see firsthand what this amazing service can offer you!

Congratulations!

Your offer was accepted. Now the fun part begins. To expedite the purchase of your home, we'll need to do the following in a timely manner.



1. EARNEST MONEY DEPOSIT (EMD): BY DATE: _____

We will need this as soon as possible, but no later than 48 hours from when the offer is fully executed. Your deposit should be a personal check made out to COLDWELL BANKER. Keep in mind that your lender will need to verify that the money came from your personal account, so please refrain from using any cash.



2. INSPECTIONS: BY DATE: _____

I'm including a list of my top inspectors in the area. Please feel free to compare them and schedule a time at your earliest convenience. Once you have done so, please let me know the time and date so I can schedule it with the sellers. Keep in mind that inspectors schedules can fill up quickly and we only have 10 days to complete all inspections from the time the offer was accepted.



3. START THE LOAN PROCESS: BY DATE: _____

Typically, sitting down with your lender as soon as your offer is accepted is a good idea, but let's make sure the appraisal is not ordered until inspections are complete and approved. The reason why we do this is to avoid an appraisal cost if the home has unforeseen issues that are discovered with the inspection.



4. ORDER TITLE WORK: IMMEDIATELY

I'll order title as soon as I have a fully executed contract. It typically takes 5-8 days. Once I have received it, I'll look it over and point out anything that might be an issue or cause a delay.

Items Needed At Closing

Home Owner's Insurance

Certified Bank Check

or

Completed Wire Transfer of Funds

Driver's License

Date of Closing _____

Location _____

Time _____

welcome
H O M E



COLDWELL BANKER

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COMPANIES**