



<input checked="" type="checkbox"/>	ACTION ITEM
<input checked="" type="checkbox"/>	<b>Find A Realtor</b> Contact a member of The Kate Christiansen Group and she will guide you through the process.
<input type="checkbox"/>	<b>Pre Approval</b> Have your Realtor refer a lender to you. Send financial documents to your lender so that you create a BUDGET to match a comfortable payment tailored for you.
<input type="checkbox"/>	<b>Shop For Your Home</b> Share your budget, wants and needs with your Realtor. Set an appointment to view homes.
<input type="checkbox"/>	<b>Make An Offer</b> Review comps and make an offer on your new home. Lean on your Realtor during negotiations.
<input type="checkbox"/>	<b>Open Escrow</b> Once your offer is accepted, escrow will be opened. You will have up to 3 days to get your earnest money deposit into escrow. The earnest money is part of your down payment. Your lender will be sent a copy of the contract. Your lender will also disclose fees to you so that they can order the appraisal.
<input type="checkbox"/>	<b>Home Inspection</b> Set up an appointment with a home inspector to get your new home inspected. You usually have 10 days to get this done. You will pay for inspection on the day of inspection. This is also a great time to have vendors for flooring, painting , etc., come to measure and give you estimates should you desire.
<input type="checkbox"/>	<b>Disclosures and Escrow Instructions</b> The Seller will send over their disclosures of everything they know about the home. Review these with your Realtor. Escrow instructions and various other documents from escrow will also be sent over. Get these back to escrow quickly. You will also be reviewing HOA rules, the title report and the termite/septic/well reports at this time,
<input type="checkbox"/>	<b>Loan Application</b> Once escrow is opened, your lender will be requesting additional documents for you to send in. Be sure to follow all lender requests and guidelines. You have 17 days to remove your loan contingency. Time is of the essence.
<input type="checkbox"/>	<b>Appraisal</b> Your lender will order right away, You will pay for this up front. Be sure to do this when asked by your lender. Remember, you need to remove contingencies in 17 days.

<input type="checkbox"/>	<p><b>Request For Repairs</b> After your home inspection, you will decide if you will be asking for the Seller to repair anything your may have found in the home inspection. Your Realtor will guide you. Remember, repairs are negotiable. After the repairs are negotiated, you will remove your inspection contingency.</p>
<input type="checkbox"/>	<p><b>Contingency Removal</b> Around day 17, it will be time to remove ALL contingencies. The appraisal will be back, the underwriter will have gone through your file and approved it. Once you remove ALL contingencies, your Earnest Money deposit is non refundable should you decide to cancel.</p>
<input type="checkbox"/>	<p><b>Acknowledge Your “Closing Documents” (CD)</b> Once your lender receives a “clear to close”, they will send out a CD for your to acknowledge. This will have all fees disclosed to you. Be sure to acknowledge right away as you may sign your loan documents 3 days after you acknowledge the CD.</p>
<input type="checkbox"/>	<p><b>Sign Your Loan Docs</b> Escrow will call you to sign your loan documents on the third day. Be sure to get into sign them ASAP. Take your ID with you to this appointment.</p>
<input type="checkbox"/>	<p><b>Wire Your Money</b> When you sign loan documents, Escrow will give you wiring instructions so that you can go to the bank and wire the rest of your down payment and closing costs. If you are doing a concurrent close on a house you are selling to buy this home, Escrow will create an “assignment of funds” for your escrow on your sale to wire the money to escrow on your purchase.</p>
<input type="checkbox"/>	<p><b>Final Walk Through</b> You will go to the home with your Realtor and walk through the home to look at condition and make sure any repairs that have been negotiated have been done.</p>
<input type="checkbox"/>	<p><b>Utilities</b> Make sure that you set up service for your electric, water, trash, and gas. Your Realtor will help you with the names and numbers of these services.</p>
<input type="checkbox"/>	<p><b>Fund Your Loan</b> Once loan docs are signed, your wire has arrived at escrow, and all conditions (last minute items that the lender needs to fund your loan) your loan will fund.</p>
<input type="checkbox"/>	<p><b>Closing Escrow</b> The day after your loan funds, your house will close escrow, This means that your sale will be recorded at the county recorder. This can happen anytime between 9-6. Once it records, your Realtor will call you to let you know and arrange a time to meet you to give you the keys to your new home.</p>
<input type="checkbox"/>	<p><b><i>Time To Move In And Enjoy Your New Home</i></b></p>

