



BUYER TIMELINE

GET PRE-APPROVED FOR A MORTGAGE

- Assess your buying power
- A preapproval will be a necessity to tour homes
- Discuss multiple loan options
- Imperative to accompany any offer
- The Elle Kaye Group has referrals if you're not yet preapproved

DISCUSS YOUR WANTS/NEEDS

- Neighborhood?
- How long will you live there?
- Home type?
- Investment?
- Meanwhile... VISIT OPEN HOUSES sent by the Elle Kaye team

START A SEARCH

- Start wide, and narrow over time
- Be realistic!
- Be sure to interact with your RealScout search so we can tailor it to you!

TOUR HOMES!

- Weekends, weeknights, during the day - whatever works for you!
- 24-48 hour notice required to request showings

WRITE AN OFFER

- Items to consider:
- price
 - closing date
 - earnest money
 - mortgage contingency
 - inspections

YOUR ELLE KAYE AGENT NEGOTIATES ON YOUR BEHALF

We will advise you the best way to secure the home you love. Things we will discuss are: pricing, closing costs, closing date, and inspections among a few things. We are expert negotiators and have some tricks up our sleeves to make you the BEST prospect when sellers are reviewing all offers. Trust us!



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DEPENDING ON HOW AGGRESSIVE YOUR SEARCH IS, THIS PROCESS CAN TAKE BETWEEN 30-45 DAYS, OR OVER A YEAR. EITHER WAY, THE ELLE KAYE TEAM IS HERE THROUGHOUT THE ENTIRE PROCESS - ALL THE WAY UNTIL KEYS ARE TRANSFERRED.

MORTGAGE APPLICATION

After coming to terms with the seller, you typically must apply for your mortgage within 7 days of the contract acceptance. You will work with the lender diligently to provide all requested paperwork and documentation (there will be a lot!). You will be asked to pay for your appraisal fee up front which usually ranges from \$400 - \$500 depending on the type of property.

INSPECTION

Inspection should be performed within 7 days after the contract is accepted. Cost will vary depending on the size of the home and types of inspections you chose (radon, mold, pest). This cost is paid out of pocket at the time of inspection. You will be present so inspector can show you what they find, and the full report will be provided to you afterward.

REMOVAL OF CONTINGENCY

After completing the inspection, you will discuss any repair requests with your Elle Kaye agent and our team will negotiate with the listing agent on your behalf for repairs/replacements/credits. These agreed upon requests will be performed with receipts delivered prior to closing. Our team will assist you in filling out all necessary documents and preparing you to close on time.

APPRAISAL

Your lender will request an appraisal of the property to ensure the contract value matches the appraised value of the home. This will be coordinated by the listing agent of the property. This will be paid by you before closing. Pricing ranges from \$400-\$600 depending on the size of the property.

CLEAR TO CLOSE!

The bank has approved your loan. They may request a few other supporting documents, but you're in the clear! This is when we can schedule your closing!

FINAL WALK THROUGH

The final walk through is typically performed within three days of closing to check all inspection repairs and confirm the property is in the same shape as when you wrote your contract.

CLOSING - YOU ARE A HOMEOWNER!

You will sign paperwork with a notary at the title company, or a place of your choosing. Seller will sign elsewhere. Title will transfer in the afternoon, and then we will meet to exchange keys!

