

BUYER TIMELINE

Depending on the intensity of your search, this process may range from 30 to 45 days or extend beyond a year.

Regardless of the timeline, the Elle Kaye team will be by your side every step of the way, right until the keys are handed over.



GET PRE-APPROVED FOR A MORTGAGE

- Assess your buying power
- A pre-approval 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 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, inspections, post-close possession and seller needs.

MORTGAGE APPLICATION

- After reaching an agreement with the seller, apply for your mortgage within 7 days. Collaborate with the lender to submit extensive paperwork. You will need to pay the appraisal fee upfront, typically between \$400 and \$500, depending on the property type.

INSPECTION

- Costs vary based on home size and inspection types (radon, mold, pest).
- Payment is out-of-pocket at the time of inspection.
- You will be present to view findings, and a full report will be provided afterward.

REMOVAL OF CONTINGENCY

- After the inspection, you'll discuss repair requests with your Elle Kaye agent.
- Our team negotiates with the listing agent for repairs, replacements, or credits.
- Agreed requests will be completed with receipts before closing.
- We will help you fill out necessary documents to ensure timely closing.

APPRAISAL

- Your lender will request a property appraisal to confirm the contract value matches the appraised value.
- The listing agent will coordinate this process.
- You will pay for the appraisal before closing, with costs ranging from \$400 to \$600 based on property size.

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 occurs within 3-5 days of closing to verify inspection repairs and ensure the property matches its condition at contract signing.

CLOSING - YOU ARE A HOMEOWNER!

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