



The Home Buying Process Made Easy!

This 10 Step Process will save you Money, Time and Reduce the Stress of purchasing a home in today's Wild and Crazy Market!



- ❑ **STEP ONE** in the home buying process is to know exactly how much home you can afford and still be comfortable with the monthly payment. It's a very quick, easy, painless process. Call Jordan Walker at NEXA Mortgage, **910-46-9916**, jnwalker@nexamortgage.com and she will immediately let you know the price range you should be looking in and your payment. **Please tell Jordan you are working with Karen & Larry Fleckinger** and email your Pre-qualification letter to us to present with your offer.
Larry@housemaxpro.com or Karen@housemaxpro.com
- ❑ **STEP TWO** once you know how much home you can afford, you will give **Karen or Larry Fleckinger** a call (bottom of page) to set up your daily detailed email home search with the exact criteria of the home **YOU** are looking for, in your price range. (If necessary)
- ❑ **STEP THREE** will be to review the list of homes you receive from Larry and pick 5-7 of the best homes that you would like to see. If time permits, we highly recommend driving around the neighborhood to make sure it meets your needs. Then, give Larry or Karen a call so they can schedule the showings on the top properties you like. Try to give a day notice to set up showings since she will have to make appointments to show these homes. **NOTE: Karen and Larry KNOW THIS MARKET and we will represent YOU in the purchase of any home listed with ANY real estate company in Brevard. Let any agent you may talk to know Karen & Larry Fleckinger are representing YOU in your home purchase.**
- ❑ **STEP FOUR** you will be previewing the homes with Larry or Karen, taking notes on each one, so you can make a decision at the end of the day which home meets your needs and you can immediately make an offer on that property. **REMEMBER** Good properties Sell FAST and you need to take action, even in this market there are bid wars.
- ❑ **STEP FIVE** Karen or Larry will prepare the offer and you will then sign it (online electronic signature available). You'll also need to discuss your earnest money deposit, usually around \$1k - \$5k that needs to be wired usually within 3 days of contract acceptance.
- ❑ **STEP SIX** is when the fun begins and we will send your offer along with your Pre-qualification letter to the listing agent and use our years of negotiating skills to make sure you get the best deal possible. (Experience Matters) There may be counter offers from the seller and we will walk you through that process.
- ❑ **STEP SEVEN** when your offer is accepted, you will need to make formal application with the lender (usually within 2-5 days) and give them a check for around \$500 so they can order the appraisal on the home. We will also guide you through the process of selecting a home inspector and the home inspection process. Everyone needs to have a home and termite inspection on any home they purchase.
- ❑ **STEP EIGHT** after you are satisfied with the home inspections, then it all goes to the Lender and Title Co. They will do their magic and process the loan and ordering the title search. We now wait for the lender to give us FULL Loan Approval.
- ❑ **STEP NINE** after we have full loan approval, we will set a time for closing and you will soon receive a HUD Statement showing you the exact amount you need to bring to closing. Your funds **MUST be wired** to the closing title company. You will receive wiring instructions.
- ❑ **STEP TEN** you are finally ready to close on your home! You will meet Karen at the home before the closing to do a walk-through to make sure all is in order with the home based on the terms of the Contract for Sale and Purchase. **Be sure to bring a photo ID to closing!** You will then go to closing and sign all the closing documents, give the closing agent your Bank Check and you will be handed the keys and you now own your home!

Brought to You By - Karen & Larry Fleckinger, The Fleckinger Team, HouseMax Pro Realty
321-693-4322 Karen and 321-693-0771 Larry www.BrevardHomeSearch.com

IMPORTANT! Please Review Our Lender Do's & Don'ts List! [CLICK HERE](#)