

HOME BUYING PROCESS



CONTACT YOUR REECENICHOLS AGENT

Contact your ReeceNichols agent to discuss your wants, needs and timeline.



DETERMINE HOW MUCH HOUSE YOU CAN AFFORD

Your ReeceNichols agent can put you in touch with a Prosperity Home Mortgage loan officer for a free pre-approval.



SET UP A HOME MATCH ACCOUNT

With the help of your ReeceNichols agent or through your agent's website or app, you can set up a custom Home Match account to begin researching available homes.



TOUR HOMES

Your ReeceNichols agent can set up showings of potential homes. ReeceNichols also hosts a special Open House Celebration weekend each month, giving you the chance to view hundreds of open houses over one weekend.



MAKE AN OFFER

Once you've found the one, your ReeceNichols agent will consult with you on price, contract terms and prepare the offer to purchase for you to sign.



NEGOTIATE THE OFFER

After the offer is submitted, your agent will finalize negotiations on the purchase of your home and will coordinate delivery of the earnest money deposit.



HOME INSPECTIONS

Your agent will make recommendations of various inspections, specific to the property you are buying and will coordinate the inspection appointments.



INSPECTION PERIOD

During this period, inspections take place, you may collect bids for repairs and secure homeowners insurance. If your contract allows, this is the time to negotiate home repairs.



SECURE FINANCING

Your lender will guide you through the loan approval process. The appraisal will be ordered, typically after the inspection period.



THE ESCROW PROCESS

The title company will research and clear any title issues to ensure you have free and clear ownership of the home you are purchasing.



FINAL STEPS

Your lender will give final loan approval and provide the closing figures needed to get a cashiers check for closing. Your agent will coordinate a walk through prior to closing. You'll set up utilities and have your mail forwarded.



CLOSING DAY AND BEYOND

Your agent will be by your side on closing day as you sign the paperwork to purchase your new home. After your purchase is complete, your agent remains a constant resource for anything home-related.



ReeceNichols
REAL ESTATE