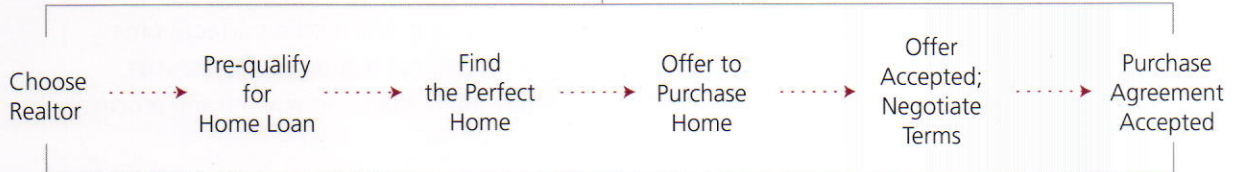


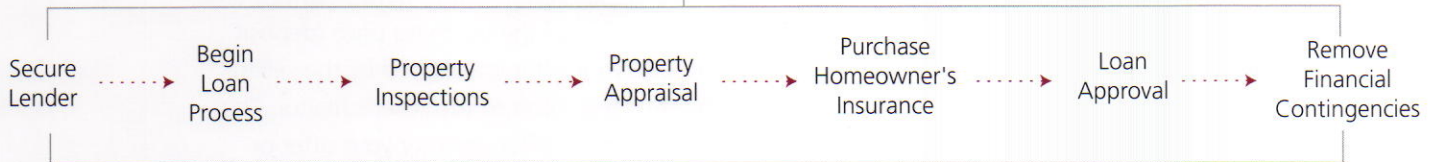
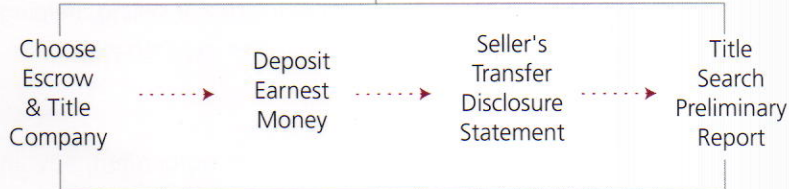
# HOME BUYING PROCESS



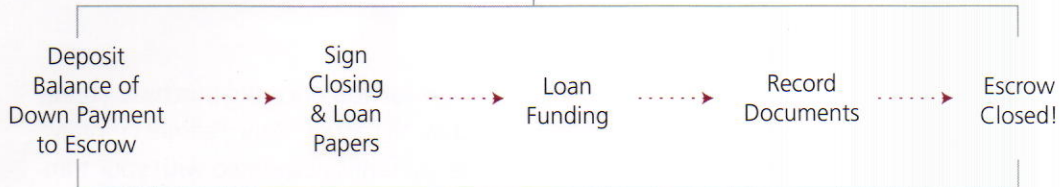
## HOME BUYER

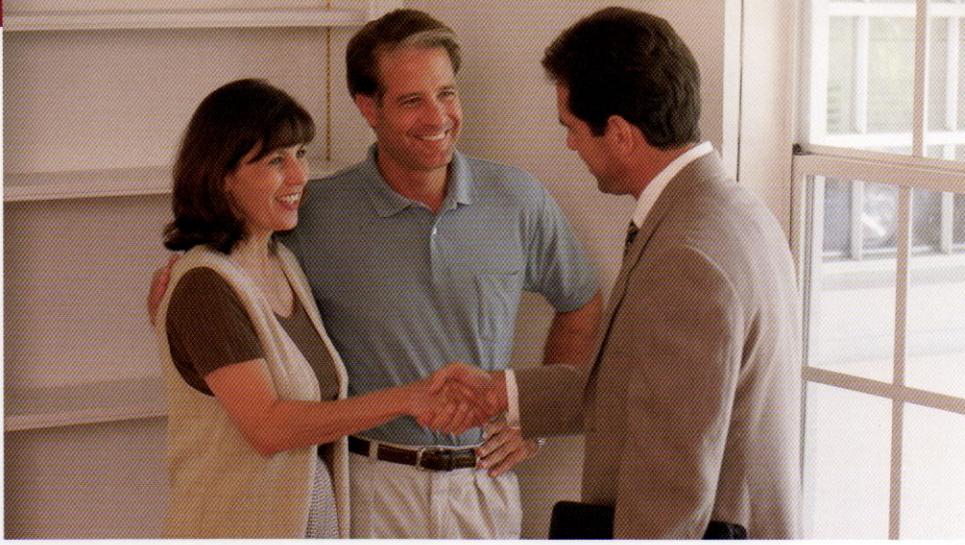


## OPEN ESCROW



## CLOSE ESCROW





*Building a solid relationship with your realtor is important. He or she will work closely with you in finding the perfect home to meet your unique needs.*

### **Contingency Period**

This time period is determined by your purchase agreement and is used to obtain and perform the following items:

- Physical Inspection of Property
- Property Pest Inspection
- Property Appraisal
- Secure a Lender
- Obtain Loan Approval
- Approval of Seller's Transfer Disclosure Statement
- Preliminary Report Approval from Title Company
- Satisfy Purchase Contingencies

### **Homeowner's Insurance**

Your realtor will work with your escrow officer and insurance agent to ensure your policy is in effect by the close of escrow.

### **Down Payment Funds**

Prior to the closing date of escrow, you will need a cashier's check or wire transfer.

### **Close Escrow**

You will sign all loan documents and closing papers when all conditions of the purchase agreement have been met. After you deposit the balance of your down payment and closing costs with the escrow holder, your lender will deposit the balance of the purchase price. The County Recorder's office will record the deed, and you will take ownership of your home.