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**JAKE  
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REALTOR® • INDIANA HOME EXPERTS

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**CENTURY 21**  
Bradley Realty, Inc.

# THE PROCESS

## CONSULTATION

I'm excited to get to know you and your wants and needs! Once we've established a game plan, we can start viewing properties and educating you on the market. If you aren't already working with a loan officer, let me know so I can recommend where to get started.

## MAKING AN OFFER

- Once we find the perfect property for you, we will submit an offer. Conflict is bound to happen when negotiating a purchase price. When you select a home, I will help you determine a fair price to offer for the home based on current market conditions so we can develop a bidding strategy tailored to your needs.
- A written purchase agreement is the first step towards finalizing your purchase. It includes terms and conditions such as the purchase price, inspections, and additional requests such as a home warranty and/or survey.
- In addition to the purchase agreement, we will have to complete and submit several other forms, including the Residential Real Estate Disclosure. This form contains information about the condition of the home's major components and discloses any known issues.
- It's important to note that you may only back out of an offer with no penalty if it has not been accepted by the seller. Additionally, if the seller responds to your offer with a counter, they may retract their counter before you respond. Responding to all offers in a timely manner is imperative!

## DEPOSIT EARNEST MONEY

As a "show of good faith," you will deposit earnest money as specified in your purchase agreement. It is usually held by the listing company until closing and credited back to you, the buyer, at closing towards your down payment or closing costs.

## INSPECTION

You'll want to schedule the inspection right away. The purchase agreement details your allotted time to complete and respond to the inspection report.

## LOAN

Now that you're under contract, you have a limited number of days to apply for and obtain approval on financing. It is important to submit your loan application as soon as possible!

## TITLE

The title company will start their search and provide a preliminary report stating any liens or judgments against the property.

## INSPECTION REPORT

Once the inspection is complete, we will review the inspection report, and you will have the opportunity to ask for repairs within reason, as long as you are not purchasing the property "as-is."

## INSPECTION REPAIRS

After the seller has made any agreed upon repairs we'll conduct a final walkthrough and remove the inspection contingency.

## UTILITIES

My team will provide you with the utility information for your new property before closing. You should transfer the utilities into your name the day before you are scheduled to take possession.

## CLOSING

At the closing table you will sign all loan and closing documents! Unless the possession date in the purchase agreement specifies otherwise, you will receive the keys to your new home at closing.

## LOAN APPRAISAL

After submitting your loan application, the next step will be an appraisal. Lenders require appraisals because the property will be held as collateral for the loan and they won't lend more than the property is worth.

## LOAN APPROVAL

Once the appraisal is returned to your lender stating a favorable property value, your loan should be approved!

## LOAN DISCLOSURE

You are required to receive your Closing Disclosure, or CD, from your lender for your review at least 3 business days prior to your closing date.

# CONGRATULATIONS AND WELCOME HOME!

# FREE MOVING TRUCK



**BUY, BUILD, OR SELL  
WITH ME AND USE OUR  
MOVING TRUCK FOR FREE!**

Our truck package includes:

- 24 moving blankets
- Appliance cart
- 2 four-wheel dollies
- Hand cart
- Expandable straps
- Ramp
- Driver assistance available

*\*Moving truck must be used within a 50-mile radius of downtown Fort Wayne. Also available for charitable and Community Organizations through current or past clients.*