

Savvy Home Buyers Timeline Guide

Moving into a new home is exciting but it can also be stressful. Savvy home buyers know teaming up with an awesome realtor right from the start streamlines the FIVE phases of the home buying process:

1. PREPARE 2. SEARCH 3. OFFER 4. INSPECT 5. CLOSE

24 weeks from moving day

1. PREPARE - SELECT YOUR REALTOR

Preparation begins by teaming up with Nashville Real Estate Rockstars as your Exclusive Buyer Representative. This gives you VIP Red-Carpet Rockstar experience and confidence every step of the way when buying a home.

- Call or text 615 720 7192 or email Zelda@NashvilleRealEstateRockstars.com.
- Meet to sign an agency buyers rep to get the process started.

2. PREPARE YOUR FINANCES: GET HOME LOAN PRE-APPROVED

- Call lenders to get pre-qualified so you know what home you can afford.
- Now's the time to ramp up your savings to get more cash for a down payment, closing and moving costs plus other unforeseen expenses. The best ways to accumulate more savings is to earn more and spend less. The fastest way is to do both.
- In the months leading up to home buying, boost your credit score by settling debts; refrain from new credit, closing accounts and major purchases.
- Prepare your financials, make sure your taxes are filed, have a paper trail for all major transactions for the past year to take to your lender meeting.
- Get a pre-approval letter from lender with loan amount.

20 weeks from moving day

3. START HOME SEARCH ONLINE

- Now you know what you can afford and you have a lender's letter meet again with Nashville Real Estate Rockstars buyer's agent and discuss your criteria.
- Select your ideal neighborhoods and locations on a map
- Discuss your preferred home – single family, condo, townhome, duplex etc.
- List 'must haves' including number of bedrooms, bathrooms, parking etc.
- Create searches to be emailed to you every day based on your criteria.

16 weeks from moving day

4. TOUR HOMES AND ATTEND OPEN HOUSES

- Contact your agent anytime a property of interest comes on the market to schedule a showing.

5. PLAN TO VACATE YOUR CURRENT HOME

- If you haven't already put your current home on the market ASAP. Nashville Real Estate Rockstars is experienced in simultaneous buyer and seller transactions and will make every effort to have both close on the same day.
- If you rent, negotiate with the landlord to exit your lease, or move to a month-to-month agreement.

12 weeks from moving day

6. RENEW MORTGAGE PRE-APPROVAL FOR OFFERS

- Most mortgage pre-approvals are good for 60 to 90 days, if your search goes beyond that, have it updated.

7. RESEARCH MARKET COMPARISONS AND MAKE AN OFFER TO BUY

When you find a home that works for you, your buyer's agent will help you

- Write up the offer on the TAR Purchase and Sale Agreement form.
- Be ready to pay an Earnest Money check of \$1,000 which binds the offer on the house you wish to purchase.

8. NEGOTIATE OFFER AND INSPECTION

- Hire a Home Inspector and termite inspector to examine the property, and give you a full report on its condition.
- Unless home is offered 'as is' negotiate any needed repairs with the seller.
- Your agent will help manage the offer process and work in cooperation with the seller's agent, your lender and attorney.

Teamwork Makes the Dream Work



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9. NEGOTIATE FINAL OFFER

- When you're satisfied with the property condition report (within the inspection period) the listing agent is notified whether you'll accept or further negotiate.
- Buyers not satisfied with condition can negotiate a lower price or request that the seller completes repairs.
- When buyer and seller reach agreement the purchase lender is notified.



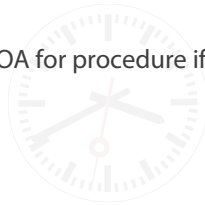
4 weeks from moving day

10. LENDER'S DUE DILIGENCE AND APPRAISAL

- Lender will arrange an appraisal of the property to confirm the condition matches the purchase price.
- A Title Search is completed and when bank is satisfied value of home matches the purchase price the mortgage is approved and lender issues mortgage commitment letter.

11. SCHEDULE MOVE

- Contact movers.
- Contact building management, or HOA for procedure if applicable.



1 week from moving day

12. CONTACT UTILITIES

- Establish service for water, electricity, gas, phone, internet.
- Set appointments for utilities after the established closing date.

13. CLOSING DAY

- Final walk through the house gives home buyers a last opportunity to inspect a property to be satisfied before closing on the sale.
- Attend closing and bring your current drivers license and payment for any overages.
- Sign all the closing paperwork with the closing attorney. Deed and title is transferred to YOU at closing.
- Receive contact information for home owners association (HOA).
- Get keys and celebrate your success! MOVE IN!



CELEBRATE, YOU DID IT!

2-3 weeks after moving day

14. WELCOME THE NEW NEIGHBORS PARTY

Two or three weeks after you've moved in to your new home Nashville Real Estate Rockstars will help you host an awesome 'Welcome to the neighborhood Rockstar party' in your new home.



We'll create and send special invitations and envelopes for you to invite your neighbors, On the day we'll bring the red carpet, and red ribbon for a ribbon cutting ceremony, a bottle of champagne or sparkling juice plus a pot of our prize winning Rockstar Chilli for you and your new neighbors to enjoy and get to know one another.

You and your neighbors will love the VIP--- red-carpet rockstar experience.



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