



Simple Steps to Buying a Home in Houston

1. Contact My Place in Houston to set up a first meeting to identify your “wants and needs” in your dream home! During this meeting we will also get you pre-approved for a mortgage. It is an easy process and requires that you talk with a mortgage loan officer and it helps me know how to negotiate for you.
2. We will then search for available homes on HAR.com and start visiting the homes that you are interested in. Sometimes it takes several appointments looking at homes before you find the right one.
3. Once you find the home you love, we submit an offer to the seller by preparing a contract for you to sign.
4. We negotiate the price and terms of the contract until all parties reach an agreement.
5. Once the offer is accepted, you will be required to pay 1% of the sales price in earnest money (considered a down payment of good faith that this is a serious offer. This check will be cashed by the title company within 3 days). You will also pay \$100 for an option period, which is the time you ask the seller to pull the home off the market while you get inspections done. At closing, the earnest money and option fee are credited towards the sales price.
6. During the option period you will get inspections. Before option period is over, we negotiate any repairs needed.
7. While you are working with the mortgage company on finalizing your loan and making plans for your move. I will be working diligently with the title company and your loan officer to proceed to closing. Schedule utilities (water, electricity, gas, cable, internet) for move in.
8. Before closing, the title company will send the HUD Settlement Statement which the loan officer and I will explain to you. This will determine the amount to bring to closing. This amount needs to be in the form of a cashier's check. Please also bring valid state ID.
9. At the closing, you will sign several documents from the title company. Once the transaction is closed and funded, you will get your keys and you get to move in to your new home!
10. Make arrangements to move into your new home. Celebrate new beginnings!

By the way, my services are FREE to you, the buyer!

The seller pays the commissions. I hope this helps you better understand the buying process. Please let me know if you have questions about the details of the process. I will be glad to help you in any way that I can.

**For more information, contact us at:
Info@MyPlaceinHouston.com**

