



READY TO BUY

Thank you for choosing me to help you find and purchase your new home! I am excited to work with you and privileged to have the opportunity to assist you with what's most likely your largest investment. I take my responsibilities to you very seriously and I am available to you at any time throughout the process.

Here are few things to remember and prepare for when you're looking and deciding what home to purchase:



1. **Make sure your pre-approval is current.**

If it has expired, please contact your lender for a fresh one.

2. **Remember that interest rates fluctuate daily and you won't lock your interest rate until you are under agreement on a property.**



3.



Once you have found the perfect home and are ready to write an offer, please be ready to write your hand-money check.

I will instruct you as to how much it should be, but it should be made payable to COLDWELL BANKER REAL ESTATE SERVICES. Funds should be available as the check will be deposited into Coldwell Banker's escrow account shortly after the sales contract is signed, sealed and delivered by all parties.

4.

Once you are under agreement and you make mortgage application, your lender will require a credit card number to order your appraisal.

The appraisal fee depends on the lender, the appraiser and the appraisal management company, but they typically range from \$350 to \$450.

5.

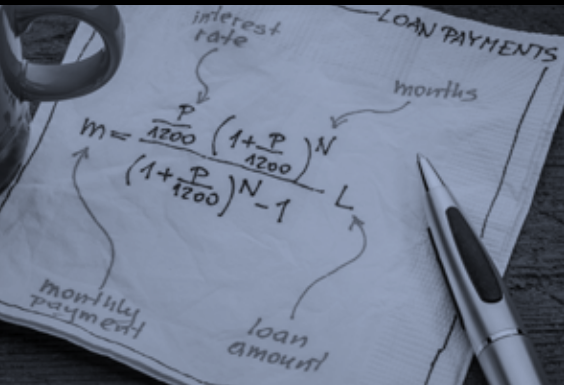
You will also need funds available for your home inspection.

These range from \$350 to \$600 depending on the size of the home, the inspector and the inspections you choose.



6.

I am happy to run estimated cost sheets for you at any time for any property to help you determine your estimated cash to close and your monthly payments.



Once we have successfully negotiated your contract, you will get a detailed BUYER TIMELINE from me that will have all of the information you will need and the steps to take to get you to the closing table.

Searching for and finding the perfect home should be as stress-free and enjoyable as possible. **I am here to make sure you are taken care of.** An open line of communication is most important in any successful transaction, so if you have questions, concerns or you're having a full-on meltdown, just call! Thanks and happy house hunting.



LAUREN KLEIN
REALTOR®

