



BUYERS

Orientation

Presented By L.Kaye Otey Realtor



Ask Joan !

Joan Fleming Is my preferred lender . Ive worked with her for years and she specializes in finding right loan to fit your needs . If you haven't secured a loan for your new home lets start the process by going to www.askJoan.net to start the application for financing for your new home!

Joan Fleming

Citizens Bank NMLS # 187638

615-567-7345





Making an offer !

Once we find the home of your dreams then we begin the offer and negotiation process! During that time I will send you several documents that may need to be signed in a timely manner. During this process it is my job to make sure that I negotiate the best terms for you and keep us on track to ensure a smooth transaction .

Under Contract

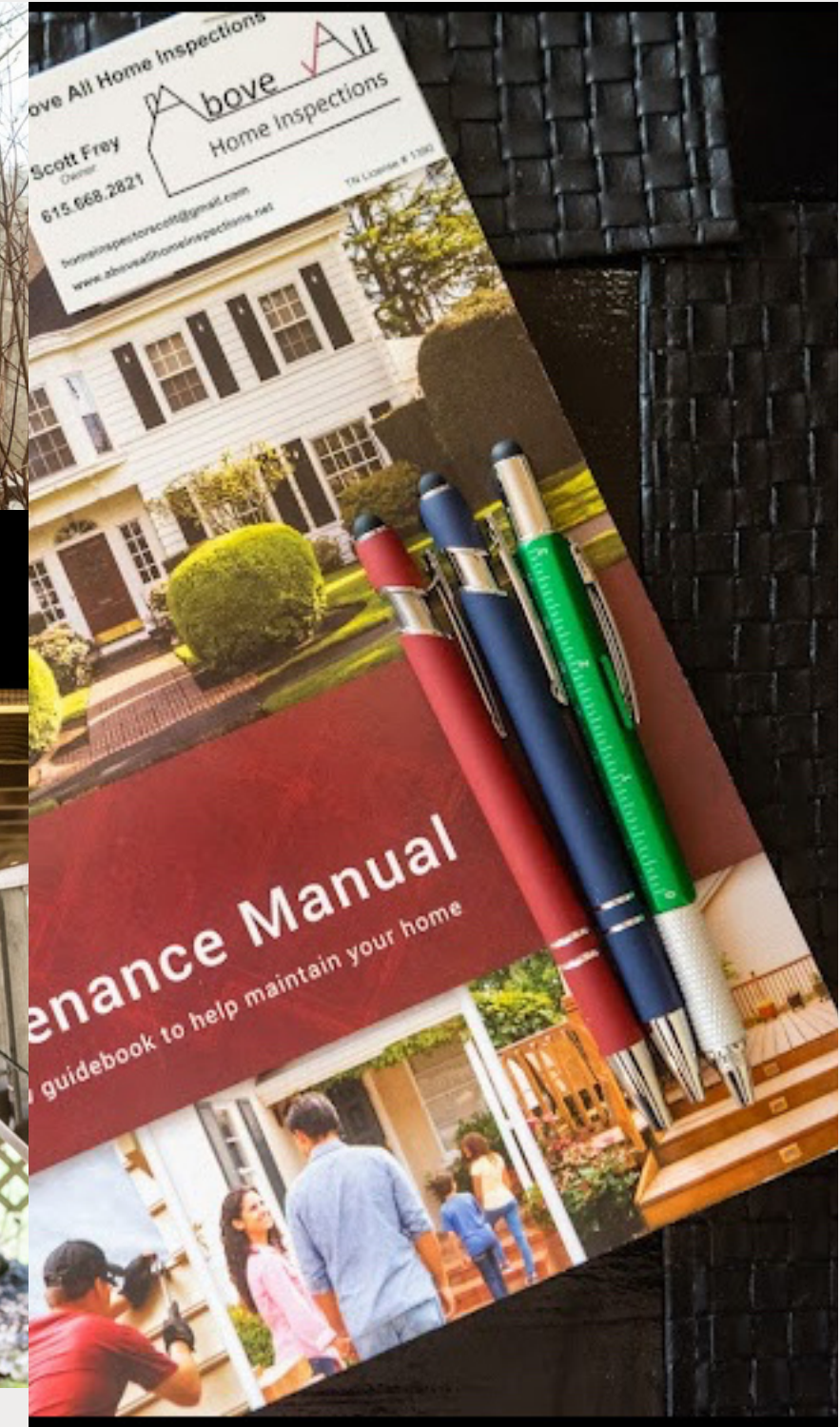
Congratulations! You're under contract one step away from your new home! Unless you pay cash.. it's normally 30 to 45. days until closing there are a few steps we will take.

Inspection - Normally inspection period is anywhere 7 to 10 days. We will hire an inspector to do a thorough inspection of the home. If there are any issues that will create an opportunity for us to negotiate any repairs that may be needed. Your inspection may cost you anywhere from \$450 and up it depends on the size and age of your home and it also may increase if you order any additional inspections like termite etc. I typically use

Above All Inspection

Scott Frey

615-668-2821



Your Almost There !

AFTER THE APPRAISAL PROCESS WE WILL
THEN BE AWAITING THE SIGNING OF ANY
FINAL CLOSING DOCUMENTS
WE WILL ALSO BE CHECKING TO MAKE
SURE ANY AGREED UPON REPAIRS HAVE
BEEN MADE

THIS IS ALSO A GREAT TIME TO
FAMILIARIZE YOURSELF WITH THE ANY
LOCAL UTILITY COMPANIES THAT YOU
MAY NEED

REMEMBER YOU. WANT TO AVOID ANY
ADDITIONAL CREDIT USAGE TO AVOID
ANY ISSUES THAT MAY PREVENT YOU
FROM CLOSING ON TIME ;



CLOSING DAY

ON THE DAY OF CLOSING WE WILL MEET AT OUR
PREFERRED TITLE COMPANY. PROVIDENCE TITLE LLC
ONE OF THE TITLE REPRESENTATIVES WILL HAVE
CONTACTED YOU AND PROVIDED YOU WITH WIRING
INSTRUCTIONS TO WIRE A HEAD OF TIME ANY
FUNDS NEEDED FOR CLOSING. THE LADIES AT
PROVIDENCE ARE. VERY THOROUGH AND WILL
MAKE SURE WE ARE READY FOR CLOSING!



PROVIDENCE TITLE LLC
23 CENTURY BLVD SU 402
NASHVILLE TN 37214
615-889-8306



L.Kaye Otey REALTOR SimpliHOM O 855.865.9466 C 615.618.9557

Thank You!

Thank you so much in advance for allowing me to assist you in this process. I can't wait to get to work for you!



L.Kaye Otey Realtor

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