

*Becoming a Homeowner
with Atella Properties*



Finding Your Next Home

Choose the buyer's agent you're going to be working with. Buyer's agents are 100% free to you as they are pre-negotiated and paid by the seller.

What A Buyer Agent Does:

- Learns your wants & needs in a home and sends you homes that fit your criteria.
- Schedule showings for the homes that you are interested in.
- Write the offer and negotiate on your behalf, with the listing agent and seller.
- Set up Inspections (Home, Termite, Pool, etc.)
- Negotiate repairs to be made by the seller after your inspections.
- Works closely with all involved (Your Loan Officer, Escrow Officer, Listing Agent) to make sure we close on time!

**Any Buyer Agent can show any company's listings. Those are listed by a Listing Agent.



Apps are Helpful...

...but not always accurate!

Your Realtor[®] has access to the Multiple Listing Service (MLS)

All of your favorite apps (Realtor.com, Zillow, Trulia, etc.) come from the MLS. Things get wonky because those sites don't update as fast and sometimes shows things as being Active when they are not.

Always double check with your Realtor[®] if you think they missed a home!



Upfront Costs

Earnest Money Deposit (EMD) minimum of \$1,000

This initial deposit holds your offer on the house and goes towards your down payment

Appraisal Fee \$400-\$600

Mandatory for any purchase with a home loan

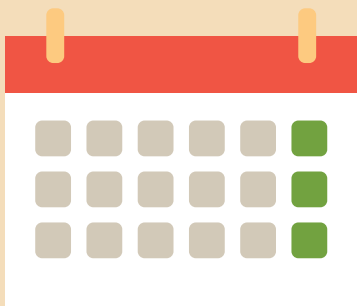
Home Inspection \$350-\$450

Optional but very recommended



Typical Closing Schedule

A typical escrow period is 30 days - here's a brief overview of this...



- Day 1: Offer Accepted
- Day 3: Earnest Money Deposit Due
- Day 17: Inspection deadline is up. Deposit is lost if you cancel for any property condition reasons after this day
- Day 21: Loan should be fully approved by this point with appraisal done.
- Day 25: Final Walkthrough - check that all repairs are done.
- Day 30: Closing Day! Keys are given when the house has recorded into your name!

