The Purchase Process

Get Pre-Qualified
Contact a loan officer; discuss financial resources & obtain a pre-qualification letter.

Choose a Realtor
To help you determine your requirements, preferences and final qualifications.

Home Search
Tour available properties with your Realtor and learn about different neighborhoods.

Find the Perfect House
Discuss strategy with your Realtor and decide on an offer. Make a deposit.

Inspections and Disclosures
Examples: Pest Inspection, Whole House Inspection, and Natural Hazards.

Presentation of the Offer
Your Realtor will present and negotiate your offer with the other agent.

Submit Loan Application
Provide your lender with all necessary documents needed for final approval.

Open Escrow
Your deposit will be cashed and you will be contacted via mail or telephone by the Title Company.

Negotiate Any Repairs
Some needed repairs become evident after the Pest and Whole House Inspections.

Preliminary Report
Issued by the Title Company in response to the application for title insurance.

Underwriting & Appraisal
Appraiser establishes value of property and underwriter reviews file for loan approval.

Remove Contingencies
As long as both parties are satisfied the contingencies are removed.

Homeowner's Insurance
Select a company and coverage type; provide the choice to Title/Escrow officer.

Sign Documents
A few days before closure; sign loan documents and escrow document at Title Company.

Loan Funding
Once loan documents are approved the lender sends the funds to the Title Company.

Record/Transfer
Once funded, the Deeds are recorded with the Recorder's office and you own your new home!

Sutter Buttes Real Estate