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Step 2

Finding Your Home and Making an Offer

I will be sending you emails with homes for sale on the Multiple Listing Service (MLS). Please choose your top picks. You may even want to drive by the neighborhood yourself to see if you like the area and the outside of the house before adding it to your list. However, be sure not to disturb the current residents. If you should find a home with another agent's sign, let me know (not the other agent) and I can give you the listing information. When you have narrowed down your list to the homes you want to see, we can make appointments to go inside.

After you have picked the house you want to buy I will work with you to prepare an offer. This offer will include the price you're offering to pay and other inclusions you want in the price. The seller can either accept your offer or submit a counter-offer. These negotiations will go back and forth until all parties agree or determine that they cannot agree.

When making the offer, be prepared to write two (2) checks:

- 1 check for \$100.00 made payable to the owner of the house (option money)
- 1 check for one percent (1%) of the sale amount offered made payable to the title company the seller chooses (earnest money)

Once all parties agree to and sign the offer, it is sent to the title company; the offer now becomes a "contract" with an option period (usually 10 days) and a closing date to finalize the sale. The checks you wrote will be cashed at this time but if you decide to cancel the offer during the option period, the title company will refund the earnest money to you. If you decide to proceed, the amount of the checks will go toward your purchase price.

The title company will email you a copy of the signed and executed contract. I'll be sending you another email like this one that explains more about the option period as the next step in your home buying-process.