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- 1 **Contact Merrell Lamb & Associates**
Determine your requirements, preferences, and final qualifications.

- 2 **Loan Qualification**
Contact a loan officer; discuss financial resources; obtain pre-qualification letter.

- 3 **Home Search**
Tour available properties with Kim, Sharon or Caitlin, or visit merrelllamb.com to learn about different neighborhoods.

- 4 **Find the Perfect House**
Discuss strategy with Merrell Lamb & Associates. Decide on an offer and arrange for earnest money.

- 5 **Present and Negotiate Offer**
Merrell Lamb & Associates will present your offer and negotiate with the listing agent.

- 6 **Submit Loan Application**
Include all necessary documents.
 - **Underwriting and Appraisal**
Underwriter reviews files for loan acceptance. Appraiser establishes value of property.

- Inspections and Disclosures**
These must be approved by all parties along with the Preliminary Report, as permitted by the contract.
 - **Negotiate Repairs**
If critical issues are discovered in disclosures, inspections, etc., repairs are negotiated as permitted by contract.

- Open Escrow with the Title Company**
Submit deposit to escrow.

- 7 **Preliminary Report**
This is issued in response to the application for title insurance.

- 8 **Remove Loan, Appraisal, and Inspection Contingencies**

- 9 **Homeowner's Insurance**
Select an insurance company and coverage; then give insurance agent escrow information.

- 10 **Sign Documents**
Buyer signs loan documents, escrow documents, etc. Signing is generally done 3-5 days prior to records/transfer and a final walk-through of the home.

- 11 **Down Payment and Loan Funding**
Lender sends funds to title company. The balance of your down payment is due at this time and must be in the form of a direct wire or cashier's check made out to the title company.

- 12 **Record/Transfer**
Deed is recorded at County Recorder's office. The title company will let us know when the deed records; the buyer does not need to be present for the recording of the deed.

- 13 **The party is at your house-congratulations!**