Buyer's and Seller's Find Your Freedom^e

United Real Estate

UnitedRealEstate.com 888.960.0606

> Why sell your property with United Real Estate?

Are you about to take one of the most important steps of a lifetime, the selection and purchase of a new home? Follow United's roadmap to home buyer success. Let us help you Find your Freedom* today.



Buyer's Legend

- INITIAL CONSULTATION WITH YOUR UNITED AGENT
- START YOUR HOME SEARCH
- MAKE AN OFFER ON YOUR NEW HOME

- INSPECT AND OBTAIN LOAN APPROVAL FOR YOUR NEW HOME
- RENEGOTIATION (IF NECESSARY)
- CLOSE ON YOUR NEW HOME
- - MOVE INTO YOUR HOME

Real Estate

United HOME BUYER'S ROADMAP

CONSULTATION WITH YOUR UNITED AGENT

- Establish your home need and wish list
 Prioritize your needs and wants
 Market education and orientation
- GET

 Obtain pre-approval through PHH Mortgage or the lender of your choice

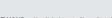
 Formal communications
 - FOR A LOAN · Credit check
 - Loan underwriting
 - Lender commits to a specific loan amount for you to start your home search

YOUR HOME SEARCH

- Sign up for My Property Tracker® at UnitedRealEstate.com or tocal United office site
 Discuss your home needs and wish list with your United agent
 Select properties you are interested in
- View properties with your United agent
- Find the right property for you







- INSPECT YOUR
 NEW HOME

 Your United Agent will coordinate home inspections you wish conducted such as: Termite (required by most lenders), Structural, Mechanical, Radon, Lead Based Paint (only applies to residential dwellings built prior

 - Survey
 Any other inspections your agent recommends based

NEGOTIATION

- Your United agent negotiates terms on your behalf
 Sales terms accepted by the seller
- AND ACCEPTANCE Earnest money deposited

OFFER ON HOME

- MAKE AN
 OFFER ON
 Your United agent will write your offer
 Your offer will be presented to the seller
 Earnest money typically accompanies the offer
 - Consider incorporating a home warranty, such as the United Home Protection Plan, into your offer







OBTAIN LOAN APPROVAL FOR YOUR NEW HOME

- Complete mortgage application if not done previous
 PHH Mortgage or your selected lender will order an appraisal on the house
 Secure underwriting approval

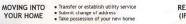
 - Satisfy any conditions
 Loan is processed and a closing date is established

WORK

- Your United agent will contact the title company
 Title search and examination will be completed
- Title company will issue title insurance







HOME

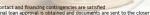
RENEGOTIATION (IF NECESSARY)

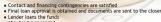
 Your United agent will guide you through any re-negotiations resulting from inspection, title or appraisal results





- The deed is recorded





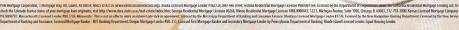


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United

Home **Protection Plan**

PHH







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