

Buyer's and Seller's
ROADMAP
Find Your Freedom[®]

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.

United
Real Estate

HOME BUYER'S ROADMAP



1 INITIAL CONSULTATION WITH YOUR UNITED AGENT

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

2 GET PRE-APPROVED FOR A LOAN

- Obtain pre-approval through PHH Mortgage or the lender of your choice
- Formal commitment by the lender to extend credit
- Credit check
- Loan underwriting
- Lender commits to a specific loan amount for you to start your home search

3 START YOUR HOME SEARCH

- Sign up for My Property Tracker[®] at UnitedRealEstate.com or local 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

6 INSPECT YOUR NEW HOME

- Your United Agent will coordinate home inspections you wish conducted such as: Termites (required by most lenders), Structural, Mechanical, Radon, Lead Based Paint (only applies to residential dwellings built prior to 1978)
- Survey
- Any other inspections your agent recommends based on the property

5 CONTRACT NEGOTIATION AND ACCEPTANCE

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

4 MAKE AN OFFER ON YOUR NEW HOME

- 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

7 OBTAIN LOAN APPROVAL FOR YOUR NEW HOME

- Complete mortgage application if not done previously
- 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

8 TITLE WORK

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

11 MOVING INTO YOUR HOME

- Transfer or establish utility service
- Submit change of address
- Take possession of your new home

9 RENEGOTIATION (IF NECESSARY)

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

10 CLOSE ON YOUR NEW HOME

- Contact and financing contingencies are satisfied
- Final loan approval is obtained and documents are sent to the closer
- Lender loans the funds
- The deed is recorded



United
Home
Protection Plan

PHH Mortgage

PHH

Buyer's Legend

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- 2 GET PRE-APPROVED FOR A LOAN
- 3 START YOUR HOME SEARCH
- 4 MAKE AN OFFER ON YOUR NEW HOME
- 5 CONTRACT NEGOTIATION AND ACCEPTANCE
- 6 INSPECT AND OBTAIN LOAN APPROVAL FOR YOUR NEW HOME
- 7 TITLE WORK
- 8 RENEGOTIATION (IF NECESSARY)
- 9 CLOSE ON YOUR NEW HOME
- 10 MOVE INTO YOUR HOME

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