

1. Counseling session with Agent.	2. Review with agent 3 types of Agency Relationship.	3. Agree and sign Agency Relationship.	4. Get prequalification letter from Bank.	5. Review available properties.	6. View homes that meet needs.	7. Review comps.	8. Prepare a Purchase offer.	9. Be prepared for negotiations.	10. Come to agreement to purchase.	11. File mortgage application.	12. Hire an attorney.
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**How "Home Ownership" becomes reality!  
A step by step guide to closing.**

13. Have attorney review purchase offer.

25. Verify that all work completed.	24. Reserve moving truck.	23. Transfer all utilities.	22. Obtain homeowners insurance.	21. Deliver contract to bank.	20. Provide bank with any additional paper work.	19. Contract then signed by seller.	18. Sign contract.	17. If necessary get quotes from specialist.	16. Reivew concerns & email concerns to agent.	15. Be available to do inspection for 4 hours.	14. Schedule home inspection.
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26. Have any Power of Attorney documents signed.

*Prepared for you by:*  
**Colucci Shand Realty, Inc. 845-255-3455**



27. Confrim time, date & location of closing.	28. Ascertain final closing costs.	29. Get bank check for final down payment.	30. Be sure to bring photo ID & checkbook with checks.	31. Schedule & do final walk through.	32. <b>CLOSING DAY!!</b>	33. File for you closing costs.	34. Do performance survey for Colucci Shand Realty.
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*Welcome Home!*