GARRETT SPELLACY
REALTY PROS ASSURED | U.S. AIR FORCE VETERAN

Buyer Roadmap

YOUR FIRST PLAN

The same eight steps as the web guide, with room to check off progress and record your next actions. Your contract and property determine the sequence, deadlines, and details.

☐ 01 Start with your goals and a realistic budget

Tell me where you want to live, your timing and the things a home needs to do for you. Separate must-haves from preferences, and allow room in your budget for insurance, taxes, maintenance and moving costs - not just the purchase price.

Your checkpoint: a clear search plan and a comfortable ownership budget.

☐ 02 Talk with lenders and organize your financing

If you plan to borrow, speak with qualified lenders about loan options, estimated cash to close and the documents they need. A preapproval helps guide the search, but it is not a promise of final loan approval. Cash buyers should have a plan for documenting available funds.

Your checkpoint: understand your financing path before making an offer.

☐ 03 Agree on representation and tour with a purpose

We'll discuss the services you need, representation, any required agreements and how compensation is handled before moving forward. As we compare homes, look beyond finishes: consider location, condition, insurance availability and the costs of the features you want.

Your checkpoint: know who represents you and how each home fits your priorities.

MY NEXT ACTION / DUE DATE

QUESTIONS / NOTES

LATEST WEB GUIDE & UPDATES

GarrettSpellacy.com/buying-process

Planning information, not legal, lending, tax, insurance, or inspection advice. Confirm deadlines and requirements with your contract and the professionals involved.

Buyer Roadmap

KEEPING THE PROCESS MOVING

☐ 04 Build and negotiate an offer

We'll review comparable sales and discuss price, deposit, financing, inspections, requested concessions and timing. The seller may accept, reject or counter. Once a contract is signed, we'll map the deadlines in that specific agreement; deadlines and cancellation rights are not the same in every contract.

Your checkpoint: understand the terms and obligations before signing.

☐ 05 Inspect the property and investigate ownership costs

Arrange appropriate inspections and review the results with qualified professionals during the agreed timeframes. For coastal homes, investigate flood information, insurance quotes, roof condition and available wind-mitigation documentation early. Ask about association documents, fees and restrictions when applicable.

Your checkpoint: make informed decisions before the relevant contract deadlines.

☐ 06 Keep financing, appraisal and title work moving

Provide lender documents promptly and discuss major financial changes with the lender before making them. The appraisal addresses the lender's valuation requirements; it does not replace an inspection. The closing professional handles title-related work, while we help coordinate the real estate milestones.

Your checkpoint: keep track of outstanding items and confirm who is handling each one.

MY NEXT ACTION / DUE DATE

QUESTIONS / NOTES

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CLOSING & YOUR NEXT CHAPTER

☐ 07 Review closing figures and prepare for the handoff

Review your closing documents with the lender and closing professional, and ask questions about changes or unfamiliar charges. Arrange the final walk-through, utilities, insurance and moving logistics. Independently confirm wiring instructions using a trusted phone number before transferring funds.

Your checkpoint: understand the funds needed and resolve questions before closing.

☐ 08 Close and get settled

Follow the closing professional's instructions for identification, signing and funds. Confirm when closing is complete and when possession is permitted under your contract before planning to move in. Save your documents, confirm payment and insurance details, and keep a maintenance plan for your new home.

Your checkpoint: know when you can take possession and what comes next.

MY TARGET TIMING / POSSESSION PLAN

NEXT ACTION / WHO IS HANDLING IT / DUE DATE

QUESTIONS TO ASK GARRETT OR ANOTHER PROFESSIONAL

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