

ABOUT US

Helping buyers & sellers with their real estate transactions for over 25 years. Our Realtors have the expertise to assist you with your next Home or Ranch transaction.



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GET IN TOUCH

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HOME BUYING PROCESS



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HOME BUYING PROCESS



**The Closing Congratulations
You're a Homeowner!**

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Tips For A Smooth Loan Approval & Close Of Escrow

DO

- Get fully pre-qualified
- Start a savings plan
- Pay all your bills on time
- Keep all your personal documents handy Line up a homeowner's insurance policy

DON'T

- Make large purchases such as cars, furniture, etc. Run up the balances on your existing credit cards Apply for any new credit cards
- Enter into deferred payment plans
- Close any revolving credit accounts
- Finance or charge any new debt
- Co-sign on any loans
- Change jobs, resign, or become self-employed

Home Loans For Every Buyer

620 credit score & 5% down payment

- Conventional 30-year fixed- rate Conventional 15-year fixed-rate Conventional 97 Loan
- 5/1 adjustable rate mortgage(ARM)

580 credit score & 3.5% down payment

- FHA Loan
- FHA 203k Loan

580-620 credit score & 0% down payment

- VA Loan

640 credit score & 0% down payment

- USDA Loan

680-720 credit score & 10%-20% down payment

- Jumbo Loan

680-720 credit score & 10% down payment plus a 10% HELOC

- 80/10/10 Loan("Piggyback Loan")

CLOSING COST WHAT TO EXPECT

- Title Insurance
- Escrow Loan
- Escrow Fee(50%)
- Document Preparation (if applicable) Notary Fees
- Recording Charges For All Documents In Buyer's Name
- Tax Proration (for date of acquisition)
- All New Loan Charges (except those required by Lender for Seller to pay)
- Assumption/Change Of Records Fees For Takeover Of Existing Loan
- Beneficiary Statement Fee For Assumption of Existing Loan
- Inspection Fees
- Home Warranty (according to contract)
- City Transfer/Conveyance Tax (according to contract)
- Fire Insurance Premium For First Year Buyer's Portion Of Sub-Escrow Fee

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