



The **Milan Group**
of Spokane



Your Complete Guide To Buying A Home

Dave Gnotta • Residential Real Estate Broker

What Does HOME Look Like For You?



Whether it is a quaint little cottage or a place to spread out and grow Finding just the right place to call home can be harder than you think. Home isn't just about four walls. It has a special feel. Something that just says ... "this is it".


Our mission is to help you find that perfect place.

We pride ourselves on truly listening to our clients. We don't put your name in a computer and have an algorithm send you random listings that are not anything like what you asked for. Instead, we do the hard work. We sort through all the noise by hand for each and every client. This ensures that when we bring you a potential home, you can be assured it will be of real interest to you.

Finding the perfect home isn't impossible. But it is easier when you have the right kind of help.

Your Complete Guide To Buying A Home

The Step By Step Process of Finding the Perfect Home

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1. Our Initial Consultation
 2. Getting Pre-Qualified
 3. Setting Your Budget
 4. Details of Must Haves
 5. We Do Our Research
 6. View Homes
 7. Review Market Research
 8. Contingencies
 9. Making the Offer
 10. Getting A Home Inspection
 11. Closing on Your New Home
- Time to Celebrate!**



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Our Initial Consultation

This is our first chance to sit down in person and talk. Here we can talk about your goals, what you are looking for, specific concerns you may have, particulars you want your home to have, what neighborhoods appeal to you and where you want to be price wise.

Together we will walk through all the steps involved in finding the perfect home and navigating the purchase process. I will explain some of the things that I do differently and why they matter to you.

The goal of our meeting is to answer every question you have and provide answers that make sense to you. How certain things work, why they work that way, how do things impact you. After our conversation, we want you to feel like you are much more knowledgeable than you were before and therefore able to make the best decisions for your benefit.

Getting Pre-Qualified With A Lender

Depending on your situation and how you plan to purchase your new home, it may be advantageous to meet with a home loan lender.

This is a chance to discuss what you are wanting to put as a down payment, find out where interest rates are at that moment and determine what your monthly payment would be.

Knowing ahead of time what you are qualified for can relieve a lot of stress when searching for your perfect home.

Shop around for any lender you feel comfortable with. If you need help, we can provide referrals to trusted lenders we have dealt with.

Setting Your Budget

Now that you have confidence in what is within your budget ... its time to set a price range you want to look within. From this we will get busy meticulously going through every home that fits your criteria.

Details of Must Haves

This is a good time to lay out those items that you really are hoping to find in your new home.



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Viewing Homes

We take what our clients tell us very seriously. We listen and research homes that truly are within the scope of what you are looking to find.

After some very diligent research, we will set up a day to look at various homes that fit your criteria. Once you find your dream home, its time to think about making an offer. But it is smart to momentarily pause and review the Market Research

Review Market Research

Prior to making an offer, we will set down and review all the market research we have done on your behalf. This will include a wide range of homes that actually sold that are similar to the home you are interested in. By reviewing the research first, you will know what similar homes have sold for. This helps assure you pay a fair price, but not an inflated one.

Contingencies

The other important issue we want to discuss before you make an offer, are any "contingencies" you may want to have included in the offer. These might be things like a contingency for "selling your home" or being able to get the proper loan amount for the house. By putting these contingencies in place up front, you lessen any risk to earnest money you may put up.

Making the Offer

Offers and counter offers are required to be in writing to be legally valid. Regardless of whether you have a quick deal or some negotiating takes place ... we will handle all the paperwork for you and make sure you understand it all in a way that it makes sense yo you.

Home Inspection

Sometimes sellers will have had an official house inspection done prior to putting the house on the market. Other times not. Or ... you may simply want your own inspector check out the house to make sure there are no unknown issues.

Should any issues be discovered, we can help you understand your options, be sure any agreed upon work or repairs takes place and is done satisfactorily.



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Closing on Your New Home

The paperwork for Closing is typically all signed 3-4 days before the actual closing and recording of the sale. We will be with you every step of the way to make sure you understand all of the involved paperwork and answer every question in a way that makes sense to you.

To ensure a timely closing we will review and make sure all of the documents are there, completed and in order. We will handle all the interactions with the involved service providers for Escrow, Title and the Lender, as well as any questions that may come up from the Seller's agent.

This phase requires our utmost attention and you will get it. Buyers are typically pretty anxious at this point. Rest assured, we will keep you informed every step of the way.

On the actual day of closing, the documents are recorded with the county, typically in the afternoon.

Now it's time to celebrate!

Congratulations on your new home!



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Are You Selling a Home Prior to Buying a New One?

The privilege of serving you is one we take very much to heart. As an expression of our gratitude, should you decide to use us to sell your current home and then, within six months, represent you to purchase your new home ... we will credit you 25% of the agent commission on that purchase.

Thank You Again for Considering
Milan Realty of Spokane

Dave Gnotta
Residential Real Estate Broker
dave@milanspokane.com
(509) 218-4907

