

# MAKING AN OFFER AND GETTING IT ACCEPTED

**DON'T JUST  
SUBMIT  
AN OFFER,  
MAKE AN OFFER**

Once you find a home that you love, and are thinking about making an offer please re-connect with us if we haven't already spoken. We will **update the scenarios** to match that specific home so you can confirm it's the right decision. From there we will **provide a property and offer specific pre-approval**. We also want to obtain the listing agents contact information so we can contact them and explain how qualified of a buyer you are. This makes the seller even more comfortable accepting your offer over any other offers on that property.

Now that you're in contract on your new home Matt and Debbie will **update any documents from the pre-approval that may have expired**. Christa will obtain the escrow information including closing costs so we can **prepare accurate loan disclosures**. What you see is what you get and we prepare accurate documents from the start so your loan is the same at closing. We will do a call to **discuss a rate locking strategy** that is right for your situation and gives you the best program on the market for your individual scenario. Clients then electronically sign the loan disclosures, provide any updated documents needed, we order the appraisal and submit the loan for final approval.

**OFFER  
ACCEPTANCE**

**APPRAISAL  
AND APPROVAL**

The appraisal management company will be contacting the real estate agents to **schedule a time for inspection**. Once the inspection has been set we are notified and will pass that information on to you. Once the appraisal report has been received we will **send a copy to you for your records**. This step typically takes 7-10 days from the time we place the order. We will also be obtaining the final loan approval on a parallel course. With standard contracts having a 17 day loan contingency period it is important to **have everything in as early as possible** so we are always ahead of the game.

## TEAM MEMBERS INVOLVED IN THE PROCESS

(CONTACT US AT ANYTIME WITH QUESTIONS!)



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 **WATERMARK**  
HOME LOANS