



Buyer's FAQs

- ♥ How long does the buying process take?
- ♥ How many properties does the typical buyer look at?
- ♥ When should I make an offer?
- ♥ Should I lock in my interest rate or should I float?
- ♥ Do I need to be pre-approved?
- ♥ What's the difference between pre-approved and pre-qualified?
- ♥ Should I buy conventional or FHA – or VA?
- ♥ Should I pay cash instead of financing?
- ♥ How much earnest money should I put down?
- ♥ What happens to my earnest money?
- ♥ Will I get my earnest money back if the contract is not accepted?
- ♥ What is the process to get my earnest money back if the contract is accepted but the home inspector finds serious problems with the house?
- ♥ What if I just change my mind (after the inspection is resolved – but before the closing)?
- ♥ Is it likely that we will find “the perfect one” on our first day?
- ♥ What are the chances of a multiple offer?
- ♥ How much money do I need to have to buy a house?
- ♥ What other costs will I have in the buying process – before the closing, and at closing?
- ♥ How long does it take to get a home inspection?
- ♥ Do I really need a home inspection?
- ♥ What if the home inspector finds cosmetic, minor issues that I don't want to do / fix?
- ♥ Can I buy the seller's furniture / exercise equipment / pool table or other items?
- ♥ When will I get the keys?
- ♥ What happens at the closing?
- ♥ Do I need to bring a check to the closing?
- ♥ Why do I have to WIRE my funds to close?
- ♥ When do I have to WIRE my funds for closing?
- ♥ Is the closing date on my contract guaranteed?
- ♥ Can I move into the house before closing?
- ♥ Can you recommend an attorney, home inspector and / or lender?

6814 Loop Road, Centerville OH 45459
937-838-0997 FAX: 866-397-7039