



OLDHAM
GROUP

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The Oldham Group Buying Process

Our team designs and implements customized strategies to help you find just what you're looking for in a home. From lifestyle and location to floor plan and condition, our experienced team will help you find just the right place to call home.

1

Financial Approval

This is always the first step in buying a home. We have several fantastic lender partners that provide outstanding services and competitive rates. We're happy to make an introduction so that we can move forward with your pre-qualification letter in hand.

3

Select and View Properties

Our powerful notification tools will alert you of properties that meet your criteria as soon as they come on the market. We also utilize our broker network to find listings that may not yet be available, so you have the first opportunity to see them. Since we look at so many properties online, most buyers only need to see a handful of properties before finding "the one." Don't be surprised if it happens on our first trip out!

5

The Negotiation

You have an expert negotiation team on your side. The Oldham Group has successfully negotiated hundreds of real estate transactions. We know what to say and do to get you the best deal possible.

7

Final Mortgage Approval

Your lender will finalize your loan document and an appraisal will be ordered. Final credit checks and employment verification will then be completed. Make NO MAJOR purchases or employment changes between now and closing.

2

Needs Analysis and Consultation

Our first meeting is an opportunity for us to listen and learn about what is important to you in a home. We use this information to guide your home search. It's also a time for you to learn about the condition of the market and the home buying process.

4

The Offer

Once we find a great property, we'll advise you on how to present the best offer. Many factors will determine how we write the offer including the speed of the market, how many days the property has been listed, what we know about the property from the seller's disclosure, etc. Have two checks ready to go, one for option money and one for earnest money.

6

The Option Period

Typically, there is a 7-day period after contract execution where inspections are completed and the repair amendment is negotiated. A general inspection and termite report are sufficient for most properties. *The key points of our offer will be sales price, down payment, earnest money, closing date, and non-realty items.*

8

The Closing

Congratulations you're ready to take ownership of your new home. Just before closing, there will be a walk-through to ensure the seller has moved out and repairs have been completed. On closing day, we'll meet at the title company to sign paperwork. Normally the funding process takes place an hour or two after signing. You officially own the home and get the keys *after* funding. Make sure to bring your driver's license to closing.