



## *Plan of Action*

### **Before we begin the home search process.....**

- Review your financial position to determine the price most suited to your ability to pay and comfort level. Pre-approval will help you in the following ways:
  1. Interest rates are usually locked in for a set period of time. You will know in advance exactly what your payments will be on offers you choose to make.
  2. You won't waste time considering homes you cannot afford.
  3. You can select the best loan package without being under pressure.
  4. Seller may choose to make concessions if they know that your financing is secured, and this may make your offer more competitive.
- Help you select the best Mortgage Lender who will assist you in determining the appropriate financing package..
- Explain financing alternatives to help you select the one best suited for you.
- Provide you with a loan application checklist.
- Discuss home styles, availability, location, schools, and any specific features that you desire.
- Explain the Offer to Purchase Agreement in detail as well as the Multiple Listing Service (MLS).
- Prepare a market report, pricing recommendations, and an estimate of equity from the sale of your present home.
- Provide you with information on all properties currently for sale, including new and pre-owned homes, single family homes, townhomes, and condominiums.

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### **During the home search.....**

*"Your Personal Connection" will:*

- Discuss the benefits and drawbacks of each home in relation to your specific needs.
- Keep you informed on a regular basis.
- Check the MLS database and network with other brokers daily for new listings that meet your criteria.
- Prepare an itinerary and "tour" map on which all homes meeting your criteria have been located.
- Keep you up-to-date on changing financial conditions that may affect the housing market.
- Be available to answer your questions or to offer assistance regarding your home purchase.
- Discuss market trends and values relative to properties, which may be of interest to you.
- Show you new construction as well as existing homes if you desire.
- Introduce you to local builders to discuss building your next home.

### **At the conclusion of the home search.....**

*"Your Personal Connection" will:*

- Prepare an offer to purchase agreement and explain each detail.
- Estimate purchase costs, and explain them in detail.
- Provide you with copies of all the documents involved in the purchase agreement and financing.
- Assist in the home furnishing selection for new construction

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- Provide you with an estimated cost of closing or settlement including points, title insurance, appraisals, credit reports, etc.
- Coordinate any necessary inspections of the property to evaluate the major elements of the home such as:
  - Radon
  - Lead
  - Asbestos
  - Termite and rodent
  - Basement
  - Structural
  - General premises
  - Subsoil conditions
  - Safe water report
  - Septic system report
  - Code compliance
  - Energy inspection
  - Repairs per contract
  - Water intrusion
- Assist in securing interim financing if your present home has not yet sold.

### **Prior to the closing or settlement.....**

*“Your Personal Connection” will:*

- Confirm the mortgage loan approval, which may include the following:
  - Loan commitment
  - Credit report
  - Appraisal
  - Verification of employment
  - Verification of assets
  - PMI
  - Submission to underwriter
  - Verbal approval
  - Written approval
  - Need to amend contract

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**Coordinate the following as applicable to your transaction:**

- Occupancy permit
  - Survey
  - Home warranty application
  - Oil Letter
  - Special agreements
  - Amendments
  - Escrow agreements
  - Lien waivers
  - City letters /Approval
  - Title commitment / policy
  - Closing/escrow statement
  - Affidavits
  - Authorization to deliver deed
- 
- Provide you with a closing checklist of items to prepare for closing day.
  - Remind you to coordinate the following one week prior to closing or settlement:
    - Transfer utilities
    - Water / Sewer
    - Electric
    - Gas
    - Garbage
    - Phone
    - Cable
    - Insurance
  - Accompany you to on the *Big Day!*

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