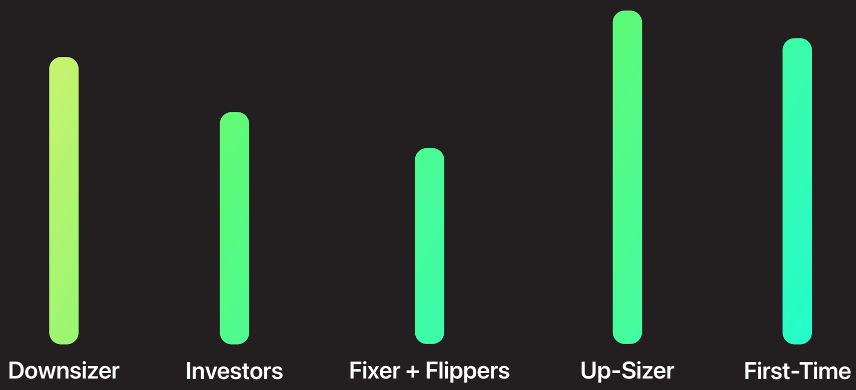
SEAPORT
REAL ESTATE

BUYER *guide*

Start building your future with Seaport.

No matter what type of buyer you are, we're here for you.



Your Next Steps

01 Connect with your Seaport agent.

02 Get pre-qualified for a loan.

03 Set up showings with your agent.

04 Submit an offer on a property.

05 Offer acceptance.

06 Inspection process.

07 Loan approval process.

08 Closing day!

@seaportrealestate | 912.202.2042 | office@seaportrealestate.com


HOUSE.

Go from dreaming to owning.

Learn about the home buying steps.

01. Contact Your Seaport Agent.

Call, email or text your Seaport agent who is knowledgeable about the neighborhoods you're considering and can help guide your search. If you're connecting with us for the first time, we can team you up with the best agent based on your needs.

02. Get Pre-Qualified

Before beginning your search, your first step is to get pre-approved for a mortgage loan (unless you will be paying the full price of your home in cash). Your agent can connect you to a mortgage broker. Based on your income and credit history, the mortgage broker will determine how much a bank will lend you, which will help you determine the price range for your search.

03. View Properties

Now is the time to consider your ideal home's location and amenities. You will attend viewings and open houses spanning a range of areas and property types. Additionally, your agent will activate notifications for you to receive information on new properties as they hit the market and any Off-Market properties the agent may recommend.

04. Offer Accepted

Once you identify a home you like, you can put in an offer, which is an agreement to pay a certain price for the home. This offer is packaged with a Pre-Approval Letter. Note: if your offer is lower than the list price or with terms not acceptable to the seller, the seller will likely return with a counter-offer price or acceptable terms, which you can accept, reject, or make another counter-offer. Your agent will provide advice throughout.

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05. Under Contract Process

Once offer is accepted, property is officially in-contract and the clock begins on contingencies* Then you will need to contact your insurance agent for homeowners and possibly flood coverage. Next, earnest money is due per terms of agreement. Then you get a chance to perform any inspections. After that your loan is in underwriting and appraisal occurs. During the final week of in-contract period, buyer signs loan and closing documents and wires in closing funds.

06. Inspection Process

It is the buyer's duty to schedule all desired home inspections and determine the overall condition of the property within the agreed timeline and contractual contingencies. You and your agent will review the disclosures and reports. You may approve or negotiate credits/repairs. Prior to closing, your agent will help you schedule a final walk-thru of the property to verify property is still in acceptable condition and any negotiated repairs were completed.

07. Loan Approval Process

Organize an appraisal with your bank. Your completed mortgage application with all supporting documentation should be submitted to your chosen lender upon receipt of the fully signed Purchase Agreement. The bank then issues loan approval. At that time, the buyer wires the closing funds with the homeowner's insurance in place, and then the loan will be funded with clearance to close.

08. Closing Day

Last but not least the loan funds and contract closes! Congrats! You are a homeowner.


EXIT

What can a real estate agent do for you?

Help you clarify your real estate goals in relation to the local market and set your expectations on price, home size, and more. As well as, provide guidance on selecting offer terms and submitting offers on your behalf.

Provide you with access to a network of agents, sellers, mortgage brokers, attorneys and keep you updated on off market properties that have not been listed.

Schedule showings that align with your schedule and keep you informed abour open houses.

Give expanded search power with access to the multiple listing service that allows buyers to get access to new listings as soon as possible and provide critical market data.

Attend showings with you in order to facilitate a smooth showing process and give you a different perspective than that of the selling agent.

Manage the contractual process and negotiate on your behalf to ensure the smoothest transaction possible.

Provide support and guidance in choosing lenders and filling out applications for financing.

Coordinate your closing and final walkthrough.

Provide answers to any questions after your sale and act as a constant market expert for any future real estate needs.

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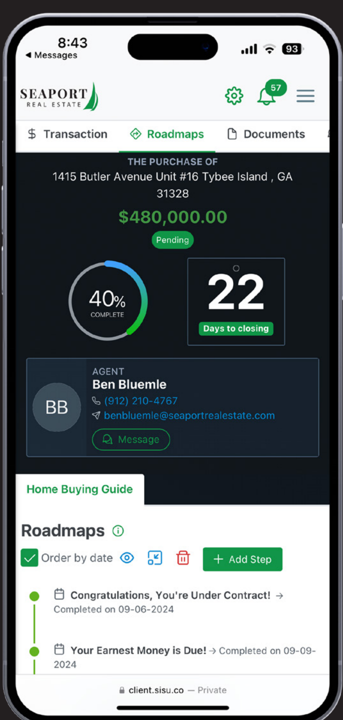
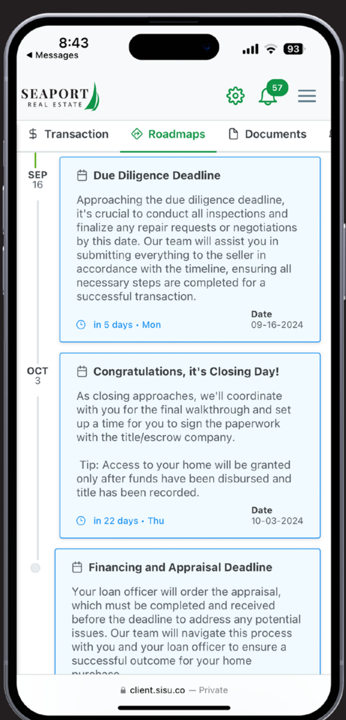
Stay empowered and engaged through every step of your transaction.

Experience unparalleled transparency and connectivity with Seaport Real Estate's advanced transaction management system. Receive real-time notification emails at every milestone, including crucial transaction stages, ensuring you're always in the know. The moment your property goes under contract, gain exclusive access to every detail of the transaction. Our technology is designed to keep you informed and engaged, making every step of your real estate journey seamless and stress-free.






HOUSE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Wants vs. Needs?

Get clear on your non-negotiables.

Before we hop into the home search, we like to advise our clients to create a "needs" list and a "wants" list. This will help us focus on the things that are most important in your future home. Needs are the non-negotiable. Wants are the ones you'd like to have, but you can add or change down the road.

Needs Might Look Like:

- Enough bedrooms for your family
- First floor master bedroom
- Close proximity to work or school
- Yard for children or pets

Wants Might Look Like:

- Specific paint or exterior color
- Fenced-in backyard
- Specific flooring
- Walk-in shower or double vanity

Needs List

Wants List

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Homesearch Worksheet

Let’s get down to the details.

What area(s) are you looking to buy in?

What do you like about those areas?

How many bedrooms, bathrooms, and preferred SQFT? 1 or 2 story?

What’s your favorite style of home?

Anything else we should keep in mind for our search?


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We'd love to hear from you!

Email **office@seaportrealestate.com** to speak with a Seaport agent today.