

HOME INSPECTION

A Closer Look AT YOUR FUTURE HOME

Once your offer is accepted, one of the first steps is scheduling a home inspection — and it's one of the most important parts of the process. The inspection gives you a detailed look at the condition of the home, helping you uncover any issues you can't see during a walk-through. A licensed home inspector will check things like the roof, plumbing, electrical systems, foundation, HVAC, appliances, and more.

Don't worry — no home is perfect, even new ones! The goal isn't to find a flawless house, but to understand what you're buying. After the inspection, you'll receive a full report, and we'll go over it with you to decide if there are any repairs you'd like to request, or if you're comfortable moving forward as-is.

Here are a few of the inspections we typically recommend:

General Home Inspection: A top-to-bottom inspection covering structure, systems and safety issues.

Sewer Line / Septic Inspection: Especially important for older homes or those not on city sewer systems. Depending on where you're buying there may be certain requirements regarding these inspections.

Well & Water Quality Test: Especially important for older homes or those not on city water systems. Like the septic inspection, there may be requirements for this inspection based on where you're buying.



Do I need to be there?

It's not required, but we recommend it if you can- it can be a great chance to learn more about the home.

Can I back out after the inspection?

Yes, if you included an inspection contingency in your offer, you can renegotiate or walk away based on the results

What happens if issues are found?

We'll guide you through the options- whether it's asking for repairs, a credit or adjusting the price

APPRAISAL AND LOAN FINALIZATION

Value Check AND FINAL STEPS

HOME APPRAISAL

Once you're under contract, your lender will order an appraisal — a professional, third-party assessment of the home's value. This ensures the home is worth what you've agreed to pay, and protects both you and the lender from overpaying. If the home appraises at or above the purchase price, great! You're one step closer to closing. If it comes in low, don't worry — we'll guide you through your options, which may include negotiating a lower price or covering the difference with cash.

LOAN FINALIZATION

Meanwhile, your lender will be working to finalize your loan approval. This includes verifying income, employment, and other financial details. You may be asked to submit updated documents — it's normal! Once everything is in place, you'll receive a "clear to close," which means you're officially approved and ready for closing day.

