



Twelve Steps to Buying Your Home

1126 N. Jefferies Blvd, Walterboro, SC USA
Phone: 843-549-6611 Fax: 843-549-3259
Email: info@oswaldassoc.com

1. Select a Realtor with a good reputation, experience and success in the community. Meet with him/her and discuss your needs and desires.
2. Ask Realtor to recommend and introduce you to a local lending institution - Lending Officer is as important as institution.
3. Meet with two or three lending officers. Ask and compare interest rates, terms and cost of financing. Have ready for your lender:
 1. Immediate employer contact information, address, years of employment;
 2. Bank savings account numbers for balance verifications;
 3. Past rental information or previous loan history;
 4. Social Security Numbers and credit information;
 5. Any business or individual to whom you are in debt;
 6. Life Insurance face values.
4. Carefully research a map with your Realtor and select areas you would be interested in viewing.
5. Have Realtor drive you through the downtown, commercial area, historical area, schools, recreation facilities, hospitals, parks, etc.
6. Begin a search of the neighborhoods with Oswald & Associates.
7. After deciding among several suitable locations, begin looking at specific homes.
8. Narrow your properties of most interest down to two or three.
9. Make a second and or third visit to the interested properties.
10. Sit down with Realtor, Oswald & Associates, discuss procedures for agreement to purchase. Outline desirable terms, conditions, price and time line. Realtor will then complete and have you execute an offer. He/she will then present offer to Seller and the Realtor will work diligently and carefully to bring about a satisfactory purchase and sale for you and the seller.
11. Your Realtor will then step by step guide you through inspection, financing, attorney selection, insurance selection and other necessary processes to facilitate a prompt and pleasant closing.
12. With deed and keys in hand, Oswald & Associates, will welcome you into your new home or property.