



Home buying timeline for busy teachers

YOUR MONTH-BY-MONTH GUIDE TO BUYING A HOME — DESIGNED FOR THE SCHOOL YEAR SCHEDULE.

Introduction

Buying a home can be overwhelming, especially with a teacher's busy schedule. This timeline is designed to break down the process into manageable monthly steps, aligning with the academic year. Let's get started!

The Timeline

June: Planning & Preparation

- Set your budget: Determine how much you can realistically afford.
- Check your credit score: Ensure you have a good credit rating for better loan options.
- Gather financial documents: Collect pay stubs, tax returns, and bank statements.

July: Get Pre-Approved

- Research lenders: Shop around for the best mortgage rates and terms.
- Get pre-approved for a mortgage: This shows sellers you're a serious buyer.
- Find a real estate agent: Courtni, The Educator's Agent, is ready to help!

August: Start Your Search

- Define your needs: Create a list of must-haves and nice-to-haves for your dream home.
- Begin online searches: Explore listings in your desired areas.
- Attend open houses: Visit properties that pique your interest.

September: Viewings & Shortlisting

- Schedule showings: Work with your agent to view shortlisted properties.
- Take notes: Keep track of pros and cons for each home you see.
- Narrow down your options: Identify your top 2-3 choices.

October: Make an Offer

- Discuss strategy with your agent: Determine a competitive offer price.
- Submit your offer: Include any contingencies (e.g., inspection, appraisal).

- Negotiate: Be prepared to negotiate with the seller.

November: Inspections & Appraisal

- Schedule a home inspection: Identify any potential issues with the property.
- Get an appraisal: Ensure the home is valued appropriately.
- Address any concerns: Negotiate repairs or adjustments with the seller if needed.

December: Finalize Loan & Close

- Final loan approval: Confirm all loan documents and requirements.
- Schedule closing: Coordinate with all parties involved (lender, title company, etc.).
- Complete final walkthrough: Ensure the property is in the agreed-upon condition.

January: Closing & Move-In

- Sign closing documents: Officially transfer ownership of the property.
- Receive keys: Celebrate your new home!
- Move in: Start making your house a home.

February - May: Enjoy Your Home!

- Settle in and personalize your space.
- Address any minor repairs or improvements.
- Enjoy the comfort and security of homeownership.

Page 2: VIP Educator Program – Home Buying Support Tailored for Teachers

As a thank you for your dedication to education, Courtni, The Educator's Agent, offers a VIP program designed to make home buying even easier and more rewarding.

Program Perks

- **Personalized Guidance:** Tailored advice and support throughout the entire process.
- **Preferred Lender Network:** Access to lenders offering special rates and terms for educators.
- **Exclusive Property Alerts:** Be the first to know about new listings that meet your criteria.
- **Negotiation Expertise:** Skilled representation to get you the best possible deal.
- **Streamlined Process:** Efficient handling of paperwork and logistics to save you time and stress.

Bonus Offers

- **Specific Bonus \$500 towards closing costs**
- **Specific Bonus Free Home Warranty**
- **Specific Bonus Discounted Inspection Fee**

Next Steps

Ready to start your home buying journey? Contact Courtni, the educator's agent, today to schedule a free consultation. Let's make your dream of homeownership a reality!

Phone number: 303-999-7883

Email: Court.Boulden@gmail.com