

FIND YOUR PERFECT HOME



Norrienne Wright, Realtor

Buying Guide



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Welcome!

You are about to embark on the exciting journey of finding your ideal home. Whether it is your first home or your tenth home, a vacation home, or an investment property, I am here to help! I am an Atlantic Beach resident and Jacksonville native who loves to make the home buying and selling process streamlined, less stressful, and fun for my customers. I have built my business on results, and I am confident I can deliver for you and am devoted to using my expertise and the full resources of my office to achieve these results!

Working with you and taking the time to understand your wants and needs for your future home and neighborhood is my first goal. From our first appointment to closing, I am committed to navigating the entire buying process for you, using my expertise to help negotiate a fair price and get you into your new home quickly, with as little hassle as possible. I will be your local real estate expert, sharing and interpreting the very latest data on the market and what that means for your home search. I will actively target the types of homes you are searching for.

This package contains information I believe will be helpful in preparing you for buying your new home. It includes an overview of the home buying process, as well as many other helpful topics.

Norianne Wright
Momentum Realty



Home Buying STEP BY STEP



Initial Consult

Let's Chat! Building a solid relationship is important. I will be working closely with you in finding the perfect home to meet your unique needs. Professional Realtors have extensive market knowledge and I will provide guidance in your buying process.

Consult with a Lender

It is important to know how much you are comfortable spending before you begin to look at homes. Knowing your affordability is different than how much you can qualify for with a lender. I have several lenders on my team that will provide the best financing options to suit your needs

Finding The Perfect Home

I will show you homes based on the criteria that you give me. The more precise and direct you are with me, the more successful our search will be.

Make & Negotiate an Offer

I will draft a purchase agreement, advising you on customary practices, local regulations, and protective contingencies. The seller will either accept, counter, or reject your offer. You and I will review the seller's response together. My knowledge of the process and strong negotiating skills will help you reach an agreement you feel good about.

Once the purchase agreement is accepted and signed by all parties, you will be considered "Under Contract". Your "Earnest Money" will be deposited at this time. **During this time, it is important not to open any lines of credit, or make any large purchases with cash or credit. The lender will check your credit one more time before closing and any significant changes could mean the difference of qualifying or not qualifying for your new home.**

Under Contract

This time period is determined by your contract and is used to obtain and perform due diligence items such as loan application, home inspections, property appraisal, etc...

**Contingency
Period**

Prior to the closing date, you will need a cashier's check or wire transfer for your funds needed to close.

Funding

You will sign all loan documents and closing papers when all conditions of the purchase agreement have been met. After you deposit the balance of your down payment and closing costs to the title officer, your lender will deposit the balance of the purchase price. The County Recorder's office will record the deed, and you will take ownership of your home!!!

Closing Day!

*Welcome
Home!*



Frequently Asked QUESTIONS

How will you tell me about the newest homes available?

The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the New on Market list so I can be on the lookout for my customers. I will get you this information right away via email using my Buyer Instant Notification System.

Can you help me find new construction homes?

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

How does For Sale By Owner work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a for sale by owner property and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent even though their home is not listed, since the agent is introducing a potential buyer to their property.



The Lending PROCESS



Pre Approval

Contact your mortgage lender and get pre approved to buy.

1-3 Days



Look for Homes and Submit Offer

Work with your agent to preview homes for sale and submit an offer.

1-4 Months



Finalize Loan Application

Finalize your loan application and provide or update documents.

1-3 Days



Process Loan

Your lender will assign a processor who packages your file and monitors your process.

5-15 Days



Underwriting

An underwriter verifies the loan fits all guidelines and issues mortgage commitment.

5-20 Days



Pre-Closing

The last details are finalized by the Lender including title rundown and insurance.

3-5 Days



Closing

Attorney finalizes paperwork, issues closing disclosure, and you sign and take ownership.

5-7 Days



Home Sweet Home!

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