

FLOW CHART for BUYERS ESCROW

BUYERS

Buyers to interview and select agent (recommend F/T)

Janine K Chang, (R)
License No. RB-22252



Cell: (808) 341-6022

BUYERS CONSULTATION

Meet with Janine to discuss specific Needs & Wants, Market Activity, Lending & Escrow



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License No. RB-23377

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PROPERTY SEARCH

Online, Matrix, MLS,
Open Houses & Private Showings

OFFER TO PURCHASE

Agent counsels Buyers on making
an offer to presenting offer

OFFER ACCEPTED

Sellers agree to offer submitted or
either party accepted counter

OFFER COUNTERED

Buyers and Sellers negotiating
terms to come to an agreement

OFFER REJECTED

BUYERS/SELLERS

HOME INSPECTION

Highly recommend Buyers to
hire a professional inspector

SELLERS DISCLOSURE

Sellers to provide real property
disclosure statement to Buyers

TITLE REPORT

Escrow will order a preliminary
title report for Buyers

CONDO/HOA DOCS

*Sellers to provide condo/HOA
docs to Buyers at Sellers expense

SURVEY

*Sellers to provide survey to
Buyers at Sellers expense

TERMITE INSPECTION

*Buyers to select termite
company at Sellers expense

OPEN ESCROW

Buyers agent to open escrow by
the next business day and forward
to escrow a copy of the executed
purchase contract, all addenda's,
and earnest deposit check.

**Agent will guide Buyers through
the entire "Escrow Process".**

*Normally paid by Sellers,
but negotiable. Inquire with
Janine for further details!

BUYERS SIGNING at ESCROW

Deposit balance of Down Payment
(to include Closing Costs)
Sign Closing Docs
Sign Lending Docs
Funding should be in 2 days PTC
Escrow to take docs to BOC

LENDER

PRE-QUALIFICATION

Buyers consult with a loan officer
to determine financial ability

PRE-APPROVAL

Loan officer requires Income &
Assets from Buyers-Loan App

APPRAISAL

Buyers agent to follow up with
lender for order on appraisal

LOAN COMMITMENT

Homes Owners Insurance

FINAL LOAN APPROVAL

REMOVE ANY FINANCING CONTINGENCIES

SALE RECORDED—CONGRATULATIONS!

Buyers agent will release all keys, fob & key card to Buyers!

