

MORE REALTY

Who's involved in your home-buying journey?

Buying a home is an exciting journey, but it can feel overwhelming with so many people involved. The good news? Every professional in the process is on your team, working to make your experience as smooth as possible.

When you work with an LPT Realty professional, they'll guide you through every step, helping you find the right home, navigate negotiations, and stay on top of the process. Think of them as your go-to resource, ensuring you get the answers and support you need.

Here's a quick look at the key players in your home-buying team:

- **Loan Officer** – Reviews your financial details and helps you secure a mortgage.
- **Loan Processor** – Prepares your mortgage application, ensuring all paperwork is in order.
- **Mortgage Underwriter** – Assesses your financial situation to approve your loan.
- **Homeowners Insurance Rep** – Helps you obtain insurance to protect your new home.
- **Real Estate Appraiser** – Determines the home's market value.
- **Home Inspector** – Evaluates the home's condition and identifies potential issues.
- **Closing Representatives (Title Company, Escrow Officer, Escrow Assistant)** – Oversee the final steps, ensuring everything is legally recorded and funds are properly distributed.

You may not interact with all these professionals directly, but rest assured, your real estate agent will be by your side, keeping everything on track. Don't hesitate to ask questions—we're here to help. This is your home, and we want to make sure you feel confident every step of the way!

Professionals You May Need

You may not need every one of these professionals, but your Realtor® can help you determine which ones are essential and connect you with trusted experts.

- **Financial & Legal Experts** – Lender, Real Estate Attorney, Tax Adviser
- **Property Evaluators** – Appraiser, Home Inspector, Structural Engineer, Survey Company
- **Specialized Inspectors** – Termite, Flood Plain, Roof, Radon, Zoning, Lead-Based Paint, Mold Remediation, Occupancy Permit
- **Title & Insurance Services** – Title Company, Insurance Company
- **Moving & Home Services** – Moving Company, Relocation Company, Cleaning Company
- **Repairs & Renovations** – Handyman, Remodeling Contractor, Electrician, Plumber, HVAC Contractor
- **Property Maintenance** – Well & Septic Companies, Lawn Care/Sprinkler Service, Pest Control

