

# CLIENT EDUCATION

Informing clients about the buying or selling process

**Agent:** Good morning, [Client's Name]. I'm glad we could meet today to discuss your upcoming home purchase. It's important to understand each step you'll be taking. Are you comfortable starting with an overview of the process?

**Client:** Morning, [Your Name]. Yes, I'd like that. I'm a bit unsure about how all this works.

**Agent:** Absolutely, let's demystify the process. First, we'll start with pre-approval for a mortgage if you haven't done that yet. It's crucial because it tells us what you can afford and shows sellers you're a serious buyer.

**Client:** Got it. What comes after getting pre-approved?

**Agent:** Next, we'll dive into house hunting. We'll use your list of needs and wants to find suitable properties. Once we find a home you love, we'll move on to making an offer.

**Client:** What happens if my offer is accepted?

**Agent:** Great question. Once your offer is accepted, we enter the due diligence phase. This includes getting a home inspection to ensure there are no hidden issues with the property. We'll also review all the legal and title details to make sure everything is in order.

**Client:** Sounds a bit overwhelming.

**Agent:** It can seem that way, but I'll be with you at every step. After due diligence, assuming everything checks out, we'll proceed to closing. This is when you'll finalize the mortgage, and we'll complete all necessary paperwork. Finally, the keys will be handed over to you.

**Client:** What about the costs involved?

**Agent:** Good question. You'll need to cover some closing costs, which typically range from 2% to 5% of the purchase price. These include title insurance, attorney fees, and registration fees, among others. I'll provide a detailed list so you can budget accordingly.

**Client:** That helps a lot. Thanks for breaking it down, [Your Name].

**Agent:** My pleasure. My goal is to make sure you feel informed and confident throughout this process. Do you have any other questions?

**Client:** Not for now, but I appreciate knowing I can reach out anytime.

**Agent:** Absolutely, I'm here to help whenever you need. Let's find you the perfect home