

# You Are Under Contract - Now What?

Jaris Realty, Inc.  
What Does It Mean?

Let's Get You In Your Home!

## So - What Does Under Contract Mean?

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Of course by “under contract” we mean you have a mutually signed agreement to purchase a home, subject to a few conditions. The idea of “under contract” has many different iterations, such as “accepted bid”, or “mutual agreement to buy”, but whatever the reference, it is understood that there is a written and legally binding document between a buyer and a seller to buy real property.

So now what? Well, unfortunately, you can't back the moving van to the door just yet. There are things to do, important things, and you will have to lend a hand.

First, you have to attend to your mortgage loan. I can help, but today's maze of privacy laws and regulatory requirements forces you, the buyer, to take an assertive role in the mortgage loan process. If you have not already made a loan application, you need to do so immediately. I will make certain the contract documents are delivered promptly to your lender.

As you already know, I maintain communications with your lender during your home search. This is to make sure that as many of the loan approval details as possible are completed prior to your negotiating process. At this point your job is to communicate with your lender frequently, based on a schedule agree to by you and your lender.

## We Are Here

- Jaris Realty is committed to You!
- We will guide you.
- We will prepare you.
- We will be with you every step of the way.
- We will coordinate with your lender, as this helps streamline.
- We are dedicated to getting you in your new home!

Second, you must attend to the due diligence aspects of the home you intend to buy. A general home inspection from a certified professional is a must, and there may be a need for individualized attention/appointments for such things as special heating systems, Radon, well and septic, sewer-scopes, and even structural-engineer inspections.

Whatever is needed to assure your peace of mind, you need to get started. We will take care of the scheduling and coordination (*with your schedule in-mind*), but you must take a pro-active part and be present (*unless you are an out-of-state relocation*). Jaris Realty, Inc. has many general and specialized inspectors that are within reach. They will schedule our clients and appointments in without waiting. They also understand that the “under contract” phase of buying a home is harrowing and will help us move to the next step of “owning”.



Jaris Realty, Inc.

Buyers Agency Division



Jaris Realty, Inc.

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Little Tips

So, What Does Under Contract Mean?

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## NEW HOME

- Get a List of Utilities for Your New Home from Jaris Realty, Inc.
- Turn Electricity On
- Turn Gas On
- Transfer Water (unless Well)
- HOA will be notified upon purchase
- Registrar for Schools
- Day Cares? Pet Day Cares?
- Mailing Address (USPS)
- Notify Bills

## PREVIOUS RESIDENCE

- Submit Notice to Landlord (if renting)
- Transfer Water out of your name
- Transfer Gas out of your name
- Transfer Electric out of your name
- Arrange Movers
- Arrange Moving Van & Friends
- Make Arrangements for Your Pets or Children for Closing Day
- Mailing Address (USPS)

Take this time to knock a few doors, meet and ask questions of your new neighbors. IF schools are important, go visit the schools. If a particular house of worship is important, go visit. You will have an opportunity to read and question the title insurance commitment. While few homes are not sold without clear title, any related covenants are usually lengthy and complicated. You must understand the title and covenants or run the risk of nasty surprises somewhere down the road.

After you have satisfied the requirements and reviews of due diligence, you can turn your attention to preparing your move. Making sure of utility transfers, furniture delivery, communications installation, and all of those service type things that you have to have in place to function should be addressed now. If you will be out of state for the closing, make certain you have arranged for delivery of required documents, necessary notaries, and money transfers. Since we specialize in relocations Jaris Realty, Inc. is experienced in representing our buyer at the closing table with out-of-state/country clients!

***We will assist with, and in some cases complete, most of the things mentioned above.***



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