

OMG LISTINGS

HOME BUYING & SELLING STEPS



A clear step-by-step guide for purchasing or selling a home with confidence.



Whether you're buying your dream home or selling for your next chapter, the process involves planning, financing, inspections, negotiations, and closing coordination. This walkthrough gives you a clear overview of each journey so you can move forward with confidence.



BUYER JOURNEY AT A GLANCE

- 1  Get Pre-Approved
- 2  Define Budget & Wish List
- 3  Tour Homes & Make an Offer
- 4  Inspection, Appraisal & Underwriting
- 5  Final Loan Approval
- 6  Closing Day & Move In



SELLER JOURNEY AT A GLANCE

- 1  Pricing & Property Preparation
- 2  Listing Launch & Marketing
- 3  Showings & Open Houses
- 4  Review Offers & Negotiate
- 5  Inspection, Appraisal & Buyer Loan Process
- 6  Closing Day & Move Out



WHAT TO EXPECT



Timelines Vary



Documents Are Required



Contingencies Matter



Communication Is Key



Closing Costs Apply



BUYER STEPS

Step-by-step guidance from pre-approval to closing.



1. PRE-APPROVAL & PLANNING

- Meet with a lender
- Get pre-approved for a mortgage
- Discuss budget, timeline, and must-haves
- Understand the buying process and costs



2. HOME SEARCH

- Work with your agent to find homes
- Schedule and tour properties
- Compare options and neighborhoods
- Narrow down your top choices



3. OFFER & NEGOTIATION

- Submit a strong offer
- Negotiate price and terms
- Respond to counteroffers
- Reach mutual agreement



4. UNDER CONTRACT

- Earnest money deposit submitted
- Inspections and appraisals ordered
- Review disclosures and documents
- Loan moves toward final approval



5. FINAL APPROVAL & CLOSING

- Final loan approval
- Clear any remaining conditions
- Sign closing documents
- Get the keys and move in!



BUYER DOCUMENT CHECKLIST

- ✓ Pre-approval letter
- ✓ Proof of income
- ✓ Bank statements
- ✓ ID
- ✓ Purchase agreement
- ✓ Earnest money receipt
- ✓ Home inspection report
- ✓ Appraisal report
- ✓ Homeowners insurance
- ✓ Closing disclosure



IMPORTANT TIPS

- ✓ Get pre-approved first
- ✓ Know your budget
- ✓ Be ready to move fast
- ✓ Don't skip inspections
- ✓ Stay in close contact
- ✓ Ask questions!

COMMON COSTS TO EXPECT



Lender Fees



Appraisal Fee



Earnest Money



Home Inspection



Homeowners Insurance



Closing Costs



Moving Expenses



SELLER STEPS

Step-by-step guidance from listing preparation to closing.



1



1. PREPARE TO SELL

- Consult with an OMG Listings Agent
- Review your goals and timeline
- Get a free comparative market analysis
- Plan recommended improvements
- Prepare your home for showings

2



2. GO TO MARKET

- Professional photography and staging
- Create a compelling listing
- List on MLS and major real estate sites
- Market to local and online buyers
- Host showings and open houses

3



3. OFFERS & NEGOTIATION

- Review and evaluate offers
- Negotiate price, terms, and contingencies
- Respond to buyer requests
- Accept the best offer
- Open escrow

4



4. UNDER CONTRACT

- Buyer inspection and appraisal
- Address buyer requests
- Provide requested disclosures
- Stay in communication with your agent
- Monitor escrow timeline

5



5. CLOSING PREPARATION

- Review closing disclosure
- Confirm closing date and details
- Prepare for move-out
- Sign documents at closing
- Hand over keys and celebrate!



SELLER DOCUMENT CHECKLIST

- ✓ Property deed
- ✓ Disclosure documents
- ✓ HOA documents (if applicable)
- ✓ Utility bills
- ✓ Property tax information
- ✓ Survey (if available)
- ✓ Warranties and manuals
- ✓ Receipts for improvements



SMART SELLER TIPS

- 🕒 Price it right from the start.
- 📷 Great photos = more showings.
- 💬 Be flexible with showings.
- 💰 Focus on net, not just price.



COMMON COSTS TO EXPECT



Agent
Commissions



Title & Escrow
Fees



Transfer
Taxes



Payoff of
Loans



Repairs or
Credits



Moving
Expenses

