

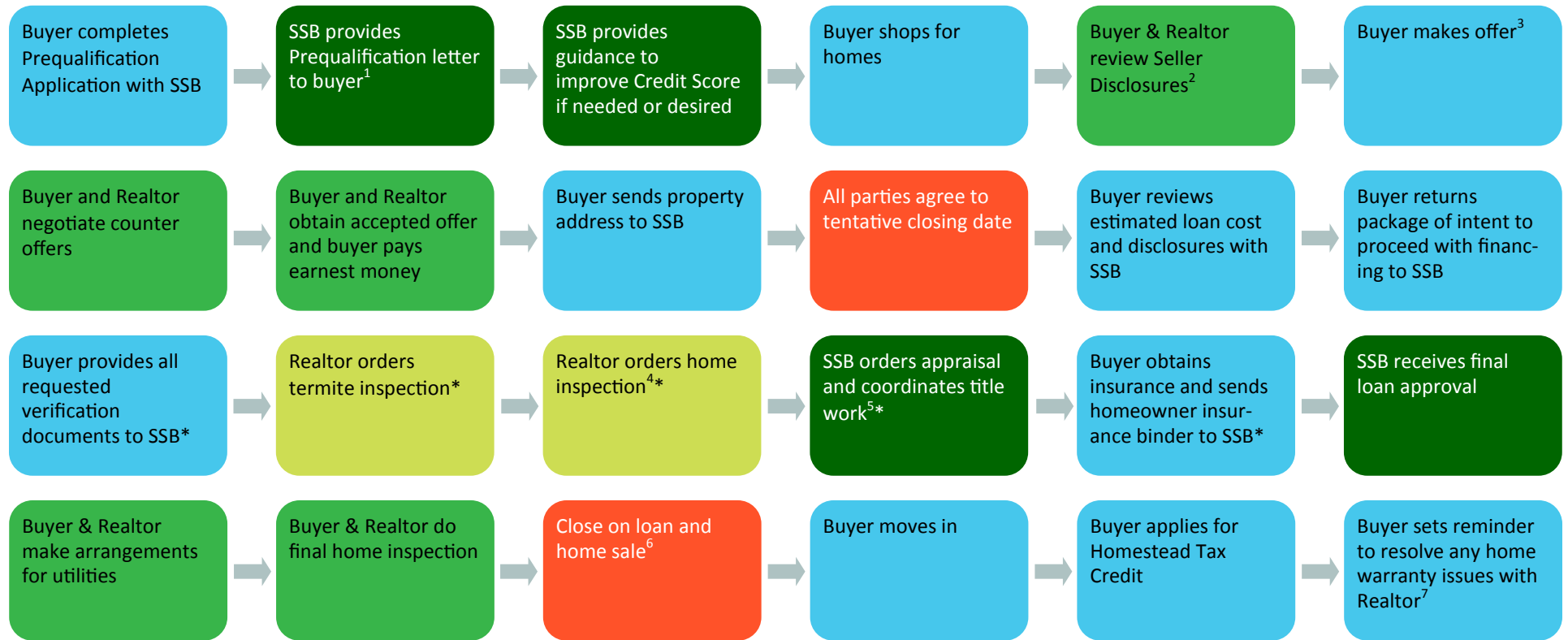
HOME BUYING TIMELINE

In West Des Moines Contact:

Aaron Spooner NMLS# 1265467 515-657-4016

In Baxter Contact:

Danielle Brannen NMLS# 861345 641-227-3161



- Buyer's Responsibility
 - SSB's Responsibility
 - Buyer & Realtor's Responsibility
 - All Involved Parties
 - Realtor's Responsibility
- * Happening simultaneously

¹Prequalifying lets you know how much you can afford, how much to save for a down payment, loan costs and allows the bank to discuss options with you

²Disclosures include the seller disclosure, lead-based paint disclosure and radon disclosure

³Making an offer establishes what's included in the sale, any seller paid inspection, warranty or closing costs, and closing and possession dates

⁴The counter offer allows you to negotiate for repairs and remove any inspection contingencies

⁵Through update of abstract and title review, SSB discovers any liens or special assessments that must be satisfied prior to taking ownership

⁶SSB calculates the buyer's final closing costs, the amount buyer needs to bring to closing and any additional required items

⁷Home warranty expires 12 months from closing date