

The background is a collage of images. At the top left, there are green leaves. On the right side, there is a photograph of a house with a blue window. At the bottom, a large white sign with a red banner that says 'SOLD' is placed on a lawn. A black vertical bar is positioned in the upper center, and a black horizontal bar is located below the main text block.

Purchasing and Closing the Deal

Your offer was finally accepted by the seller, and you now move into the final phase of the home buying process! This is probably considered the stressful part by homebuyers everywhere. By the time the deal is done, you will have signed what feels like a thousand documents.

Have your Home Inspection and Appraisal Done

Typically, there will be a thorough home inspection and an appraisal done for the home you are looking to purchase, especially if you are financing.

Appraisals are scheduled by your lender. These can be a simple exterior drive-by, using pictures or video walk-throughs for their assessments, or in other cases a more thorough physical appraisal is done.

If you are purchasing a resale property, we highly recommend that you have a professional home inspector conduct a thorough inspection. The inspection will include, but may not be limited to the following:

- Appliances
- Plumbing
- Electrical
- Air conditioning and heating
- Ventilation
- Roof and Attic
- Foundation
- General Structure





The inspection is not designed to criticize every minor problem or defect in the home. It is intended to report on major damage or serious problems that require repair. Should serious problems be indicated, the inspector will recommend that a structural engineer or some other professional inspect it, as well.

A home cannot “pass or fail” an inspection, and your inspector should not tell you whether he/she thinks the home is worth the money you are offering. The inspector’s job is to make you aware of repairs that are recommended or necessary so that you can continue to make an informed decision.

The seller may be willing to negotiate completion of repairs or a credit for completion of repairs, or you may decide that the home will take too much work and money. A professional inspection will help you make a clear-headed decision. In addition to the overall inspection, you may wish to have separate tests conducted for termites or the presence of radon gas.

In choosing a home inspector, consider one that has been certified as a qualified and experienced member by a trade association. Your real estate agent can recommend several professional home inspectors for you to consider, and they will attend the inspection.

I recommend being present at the inspection and hiring an inspector that is familiar with the type of property you are intending to purchase and its immediate surroundings. You will be able to clearly understand the inspection report and know exactly which areas need attention. Plus, you can get answers to many questions, tips for maintenance, and a lot of general information that will help you once you move into your new home. Most importantly, you will see the home through the eyes of another objective third party.