

Nothing can be more exciting than when you decide it's time to buy your first home. After renting for a while, making the decision to be a homeowner is a huge step. At William E. Wood, we've been trained to help your transaction go smoothly and to relieve as most of your anxiety as possible.

You will need extra assistance with financing and determining which mortgage product fits your needs. Shopping for a home is one part of the process and shopping for a mortgage is another separate part of the process.

It is important to begin with the mortgage process and as your William E. Wood associate, I can help by making recommendations and guiding you through the search, keeping you informed every step of the way. You will be concerned about 2 things: the total amount of cash required to close the transaction and the monthly payment. Many first time homebuyers are able to qualify for a monthly payment but struggle with the necessary cash to close. There are many options available to you, including gift funds from family and seller contributions. You should have this conversation with your mortgage officer before you begin to look at homes.

After you look at a few homes that meet your criteria, you will quickly be able to tell which ones meet more of your needs and wants for the price you can pay. Be completely honest with me regarding how you feel about each of the homes you see. This will only help me to ultimately find your ideal home.

The processing time from contract acceptance until closing and move-in day ranges from 30 - 60 days. Your mortgage company will be working diligently on your behalf to complete all of the paperwork.