



JOSEPH DIPIAZZA, ESQ.
real estate attorney



201-494-2800



www.jadlawfirm.com



550 Kinderkamack Road, Suite 140,
Oradell, NJ 07649



joe@jadlawfirm.com

THE LAW OFFICE OF JOSEPH A. DIPIAZZA, LLC

Step-by-Step Guide to the Home BUYING Process

Congratulations! You found your dream home, your offer has been accepted and a contract signed.

What are the next steps?

1. **CONTACT ME** (your attorney at 201-494-2800) - We will begin the attorney review process.
2. **SELECT A LENDER** - if you have not already done so.
3. **DEPOSIT DUE** - Deposit is usually due within 10 days of attorney review. Details will be in the contract.
4. **SCHEDULE YOUR HOME INSPECTIONS** - Usually, the time-period for inspections is 14 days from conclusion of "attorney review." Your realtor can provide you with names of home inspectors. Also ask the inspector for the name of an oil tank sweep company to scan the property.
5. **ORDER AN OPRA REPORT** - This is the open public records request that you will submit to the town to check on any open permits.
6. **READ YOUR INSPECTIONS REPORT/DRAFT LIST OF ANY ISSUES YOU WANT ADDRESSED** - **CONTACT ME** and I will then draft an "inspections requests letter" for your review and approval to be sent to the seller's attorney along with the inspection reports.
7. **TITLE SEARCHES** - I will order title searches for you. This will insure that all encumbrances on the property are discovered and addressed so that the seller can provide clear title at closing.

8. **A SURVEY SHOULD BE ORDERED** - The parties have agreed to any repairs or credits satisfying the inspection contingency. **CONTACT ME** and I will coordinate the survey order through the title company.
9. **SELECT A HOMEOWNER'S INSURANCE COMPANY** - Pay the insurance premium and send a copy of the paid receipt to me and to your lender.
10. **CLEARED FOR CLOSING** - **CONTACT ME** and I will confirm that your Lender and the title company have cleared the file to meet the closing date.
11. **FUNDS FOR CLOSING** - **CONTACT ME** and I will confirm the final closing figure with your lender and the the title company. You will then bring a certified check to the closing or wire the funds in advance.
12. **CONGRATULATIONS - CLOSING DAY!** You will conduct the final walk through prior to the closing and CALL ME if any issues arise so we can find a resolution.
13. **POST-CLOSING** - You will receive the original recorded deed along with your owner's title insurance policy and a copy of the lender's title insurance policy. **CONTACT ME** if you do not receive these documents within 2 months of closing.
14. **ENJOY THE NEW HOME AND MAKE LASTING MEMORIES!** **CONTACT ME** anytime if you have questions or concerns or any other legal needs.

