

START

PRE-APPROVAL

Submit two most recent tax returns, W2s or 1099s, paystubs, and bank statements.



1

FIND A HOME

Assess your wants and needs, then let your Realtor® help you find the perfect home to fit your lifestyle.



2

MAKE AN OFFER

Offer accepted, sign binder and schedule a home inspection.



3

KNOW YOUR NUMBERS

Call us regarding your new property. Submit updated pay stubs and bank statements prior to obligating yourself on a contract.

4

CONTRACT

Review and sign your contract with your Real Estate Attorney.



5

CONGRATULATIONS! YOU ARE NOW A HOMEOWNER!

Enjoy the tax advantages of owning a home. Grieve your property taxes and apply for STAR exemption.



CLOSING

You are at the finish line! All parties sign closing documents with bank attorney.



16

FINAL WALK-THROUGH

Borrowers do a final walk-through of the property to approve condition of the house prior to signing closing documents.

15

THE HOME BUYING PROCESS

HELPFUL STRATEGY

- Save and Submit all future pay stubs.
- Save and Submit all future bank statements (complete with all pages).
- Keep copies of all documents submitted to processing.
- Continue paying all of your debts and loans on time.

COMMON MISTAKES

- Don't make any cash deposits.
- Don't make any large purchases on your credit cards.
- Don't co-sign a loan for anyone.
- Don't change bank accounts.
- Don't apply for new credit cards or loans.



Deal With
Happy People!™

NORFOLK MORTGAGE

Licensed Mortgage Broker NY, NJ, PA, FL

SIGN LOAN APPLICATION

Meet with the Noble Mortgage Team member to sign your loan application.

6

PROCESSING

Receive your Welcome emails from the Noble Mortgage Team and the bank. Processor completes verification for credit, employment and assets.

7

UNDERWRITING

Processor submits file to underwriting department for review and commitment letter. Approved commitment letter is issued and sent to you and your attorney for review.

8

COMMITMENT

Submit ALL outstanding closing condition items for the commitment letter prior to final clearance.

9



CLEAR TO CLOSE

You and your attorney are notified that your file is clear to close and a closing date is scheduled by your attorneys with the bank attorney.

14

HOMEOWNERS INSURANCE POLICY

Copy of appraisal and mortgagee clause provided to you to secure a Homeowners Insurance Policy.



13

TITLE REPORT

Your attorney submits the title report to the bank attorney for review and clearance.



12

APPRAISAL REPORT

Received and reviewed. We will email it to you within three days of receipt.



11

APPRAISAL ORDER

Ordered same day when the bank approves your loan and issues a mortgage commitment.



10

Monopoly Buying A Home In The Valley

Mary Ellen Snodgrass



Monopoly Buying A Home In The Valley:

Monopoly in the Power Industry United States. Congress. Senate. Committee on the Judiciary, 1955 **The Coming of Neo-Feudalism** Joel Kotkin, 2023-01-10 Following a remarkable epoch of greater dispersion of wealth and opportunity we are inexorably returning towards a more feudal era marked by greater concentration of wealth and property reduced upward mobility demographic stagnation and increased dogmatism If the last seventy years saw a massive expansion of the middle class not only in America but in much of the developed world today that class is declining and a new more hierarchical society is emerging The new class structure resembles that of Medieval times At the apex of the new order are two classes a reborn clerical elite the clerisy which dominates the upper part of the professional ranks universities media and culture and a new aristocracy led by tech oligarchs with unprecedented wealth and growing control of information These two classes correspond to the old French First and Second Estates Below these two classes lies what was once called the Third Estate This includes the yeomanry which is made up largely of small businesspeople minor property owners skilled workers and private sector oriented professionals Ascendant for much of modern history this class is in decline while those below them the new Serfs grow in numbers a vast expanding property less population The trends are mounting but we can still reverse them if people understand what is actually occurring and have the capability to oppose them **Arizona Water Resources** United States. Congress. Senate. Committee on Irrigation and Reclamation, 1945 **Real Estate Record and Builders' Guide** , 1893 **West From Shenandoah** Thomas A. Lewis, 2004 Author Thomas Lewis looks beyond the legendary exploits and heroic tales of pioneers to ask penetrating questions about who these immigrants were and why they flowed to America in such numbers He wonders how unlike earlier colonists they avoided conflict with Native Americans for nearly two decades who were the Native Americans in the area and what sparked the recurring explosions of war as the Scotch Irish started to move west from the rich and peaceful Shenandoah Valley Jacket Desert Reckoning Deanne Stillman, 2012-07-03 North of Los Angeles the studios the beaches Rodeo Drive lies a sparsely populated region that comprises fully one half of Los Angeles County Sprawling across 2200 miles this shadow side of Los Angeles is in the high Mojave Desert Known as the Antelope Valley it is a terrain of savage dignity a vast amphitheatre of startling wonders that put on a show as the megalopolis burrows northward into the region's last frontier Ranchers cowboys dreamers dropouts bikers hikers and felons have settled here those who have chosen solitude over the trappings of contemporary life or simply have nowhere else to go But in recent years their lives have been encroached upon by the creeping spread of subdivisions funded by the once easy money of subprime America McMansions many empty now gradually replaced Joshua trees the desert America's escape hatch began to vanish as it became home to a latter day exodus of pilgrims It is against the backdrop of these two competing visions of land and space that Donald Kueck a desert hermit who loved animals and hated civilization took his last stand gunning down beloved deputy sheriff Steven Sorensen when he approached his trailer at high noon on a scorching summer day As the sound of rifle fire

echoed across the Mojave Kueck took off into the desert he knew so well kicking off the biggest manhunt in modern California history until he was finally killed in a Wagnerian firestorm under a full moon as nuns at a nearby convent watched and prayed This manhunt was the subject of a widely praised article by Deanne Stillman first published in Rolling Stone a finalist for a PEN Center USA journalism award and included in the anthology Best American Crime Writing 2006 In Desert Reckoning she continues her desert beat and uses Kueck s story as a point of departure to further explore our relationship to place and the wars that are playing out on our homeland In addition Stillman also delves into the hidden history of Los Angeles County and traces the paths of two men on a collision course that could only end in the modern Wild West Why did a brilliant self taught rocket scientist who just wanted to be left alone go off the rails when a cop showed up What role did the California prison system play in this drama What happens to people when the American dream is stripped away And what is it like for the men who are sworn to protect and serve Hearings United States. Congress. Senate. Committee on Irrigation and Reclamation, **Beyond the Miracle of the Market** Robert H. Bates,2005-05-09 As capitalism defeated socialism in Eastern Europe the market displaced the state in the developing world In Beyond the Miracle of the Market first published in 2005 Bates focuses on Kenya a country that continued to grow while others declined in Africa and mounts a prescient critique of the neo classical turn in development economics Attributing Kenya s exceptionalism to its economic institutions this book pioneers the use of new institutionalism in the field of development In doing so however the author accuses the approach of being apolitical Institutions introduce power into economic life To account for their impact economic analysis must therefore be complemented by political analysis micro economics must be imbedded in political science In making this argument Bates relates Kenya s subsequent economic decline to the change from the Kenyatta to the Moi regime and the subsequent use of the power of economic institutions to redistribute rather than to create wealth What Will Be Worn Melissa Fagan,2018-09-01 Sometimes it seems the most invaluable stories can be found in the unlikeliest of corners For all who know Brisbane McWhirters a once celebrated department store in Fortitude Valley is an icon For Melissa Fagan it is also the starting point for this remarkable exploration of her mother and grandmother s lives and a poignant reminder of the ways in which retail stores and fashion have connected women s lives across decades Behind the dusty shop counters of an Art Deco treasure Fagan discovers both what has been lost and continues to shine Ultimately this tender exploration of self and family so exquisitely written speaks of the ways in which life so often surprises us and of how the legacies of others can truly enrich our own relationships and lives I raced through What Will Be Worn It s moving and alive funny and tender It is also a rigorous examination of the ways in which women shroud ourselves figuratively and literally I especially loved Melissa s portrait of her mother the lost princess of Brisbane A very fine book Susan Johnson author of The Landing With delicacy flair and an ever questioning but never judgmental eye Fagan performs beautifully the dance of writing history slipping seamlessly back and forth between what is known and what must be imagined Peggy Frew author of Hope Farm It s

rare to find a book that so warmly and intelligently takes on themes such as the ways in which fashion links women across generations the glamour and downfall of the department store and the bonds between mothers and daughters Melissa Fagan's *What Will Be Worn* transcends the local with aplomb It's a loving and searching portrait of what we inherit from our families It reminds me of Edmund de Waal's *The Hare with Amber Eyes* and Helen Garner's investigative and self-questioning writing style Barry Scott Co publisher at Transit Lounge *Telephony* ,1927 Congressional Record United States. Congress,1972 Dwell ,2005-09 At Dwell we're staging a minor revolution We think that it's possible to live in a house or apartment by a bold modern architect to own furniture and products that are exceptionally well designed and still be a regular human being We think that good design is an integral part of real life And that real life has been conspicuous by its absence in most design and architecture magazines *Farmer's Advocate and Home Journal* ,1907 **The Commercial & Financial Chronicle ...** ,1913 The Country Gentleman ,1924 *The Civil War Era and Reconstruction* Mary Ellen Snodgrass,2015-03-26 The encyclopedia takes a broad multidisciplinary approach to the history of the period It includes general and specific entries on politics and business labor industry agriculture education and youth law and legislative affairs literature music the performing and visual arts health and medicine science and technology exploration life on the Western frontier family life slave life Native American life women and more than a hundred influential individuals *Committee Prints* United States. Congress. Senate. Committee on the Judiciary,1947 **The Commercial and Financial Chronicle** ,1913 The Congressional Globe United States. Congress,1872 *Key Pittman* Betty Glad,1986-08-04 Key Pittman

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Monopoly Buying A Home In The Valley Introduction

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