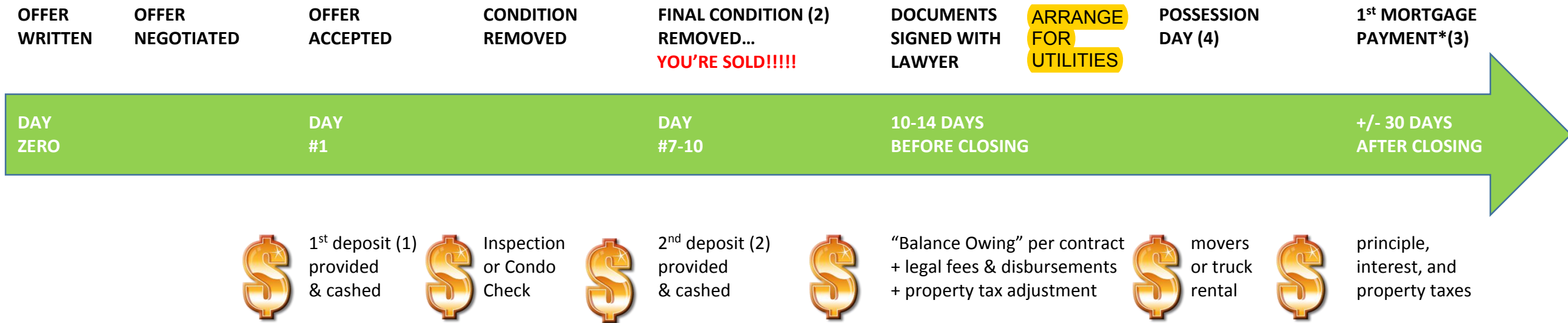


OFFER TIMELINE FOR BUYERS:



1. Deposits are negotiated like any other term of an offer. The entire deposit could be made at the time of acceptance or it can be provided in stages.
2. Conditions may be written for the same day or may vary. Frequently one week is given for removal of all conditions. It will depend on your specific contract. Frequently a second deposit is made when the final condition is removed.
3. Mortgage payments are made at the END of the month, unlike rent payments which are normally made in advance. You can make your mortgage payment any day of the month, or you can decide to pay bi-weekly or weekly. Discuss these details with your lender and decide on a realistic plan for your payday schedule and your budget.
4. Remember not to book movers or contractors for the day you get the keys... key release can sometimes be delayed and you don't want to be paying for a truck sitting in front of the house for hours.