



# Who's Who in the Homebuying Process



There is a whole team of players supporting you throughout your homebuying journey. We're all rooting for you along the way!

## Your Landed Team

**Landed homebuying expert:** This is your go-to person who will be by your side guiding you every step of the way. They will connect you to phenomenal loan officers and an incredible agent. This person will work with our greater team to ensure you are making the most informed decision about the home you choose to purchase. Your account manager will do all they can to answer your questions, address your concerns, and support you through every step of the process.



## Your Agent Team

**Agent:** Your agent/realtor will support you in buying or selling your home, so it's incredibly important to feel comfortable with your agent. This person has a fiduciary duty to act on behalf of you and your interests. They will attend (or host) open houses for you, write and present offers, negotiate, and manage day-to-day activities as you close on a deal. Here at Landed, we have a fantastic network of agents to choose from so you can feel supported from day one.

## Your Mortgage Team

**Loan officer:** A loan officer is a representative of a lender who is supporting you through the mortgage process. They walk you through the mortgage process, help you understand your options, walk through scenarios, and guide you to finding the right mortgage for you! This means having a pre-qualification call and answering questions about your loan application and your pre-approval. Do not hesitate to reach out to your loan officer about any questions regarding your loan.



**Lender:** A lender is the institution that your loan officer represents. This could be a bank, credit union, or other financial institution.

## Your Closing Team

**Escrow agent:** An escrow agent (in some states, a title agent) is the representative of the escrow (or title) company who works with your agent and lenders as a third party to ensure the transition of the property from one entity to another.



**Insurance agent:** When buying a home, you will need to purchase homeowner's insurance. Your insurance agent will support in coordinating your insurance details and sharing them with the necessary parties prior to closing on the home.

**Inspectors/specialists:** These are licensed specialists who will conduct necessary inspections assessing the safety and habitability of properties. For example, a licensed roof inspector will inspect the roof or a licensed structural engineer may be able to look at the foundation.



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