

Who does what, *from budget to keys.*

Fill in the dates on the adviser call. Each step has one owner. If a step slips, the owner says so the same day. The client's signature is what lets me report to you.

PATRICK property side **ADVISER** you **CLIENT** the buyer · Other parties (title company, lender, inspector) are named where they act.

STEP	WHAT HAPPENS	OWNER	TARGET DATE
1. Adviser call	20 minutes. Client's goal, rough budget, where the money sits, travel or video. Fit decided.	PATRICK ADVISER	_____
2. Scope agreed	This page agreed. Client signs the consent that lets Patrick report to the adviser.	PATRICK ADVISER	_____
3. First client meeting	Adviser leads. Patrick answers questions. Video or in person.	ADVISER	_____
4. Budget sheet	Price range, cash needed, cash to keep aside. One page, to the adviser first.	PATRICK	_____
5. Ownership and tax plan	Whose name goes on the home, tax and estate questions.	ADVISER	_____
6. Loan check (if any)	Separate lender checks if the client qualifies. Client sends the lender's papers.	CLIENT Lender	_____
7. Shortlist	Three to five homes, each with a one-page sheet of real costs. Copied to the adviser.	PATRICK	_____
8. Offer and contract	Client chooses. Patrick writes and negotiates the offer. Client signs.	PATRICK CLIENT	_____
9. Deposit wire	To the title company only. Phone check first, by the client or the adviser.	CLIENT ADVISER	_____
10. Checks on the home	Inspection and ownership check. Reports copied to the adviser.	PATRICK Inspector · Title co.	_____
11. Insurance and signing plan	Home insurance in place. How the client signs from abroad agreed with the title company.	CLIENT PATRICK	_____
12. Final wire	Balance to the same title company account. Same phone check.	CLIENT ADVISER	_____
13. Closing. Keys.	Home in the client's name. Keys to the manager. Closing papers copied to the adviser.	PATRICK Title co.	_____
14. After closing	Manager's monthly statement to the client, and to the adviser if the client wants. Yearly items: tax, insurance, manager, rent tax form.	ADVISER CLIENT Manager	_____

Patrick Afrifah · date

Adviser · firm · date

Client (required for reporting) · date