

# ALL THE PLAYERS IN A REAL ESTATE TRANSACTION

A GUIDE TO PURCHASING A  
NEW CONSTRUCTION HOME



Purchasing a new construction home is an exciting journey. It comes with its own unique steps and team of experts. Whether you're a first-time homebuyer, looking for your next home, or ready for your forever home, it's important to **understand who will be involved in the process and how** each person plays a role in getting you from contract to keys.

This guide, **All the Players in a Real Estate Transaction: A Guide to Purchasing a New Construction Home**, is designed to walk you through the key people you'll work with during the purchase of your new Brighton home. From financial preparation to final signatures, you'll meet each professional who helps bring you home.

We've organized this guide in the order you're likely to meet each player, starting with your loan officer and ending with the final steps at the title company. Some roles may overlap or vary depending on your financing situation or other specific factors, but this guide covers the most common experience.

#### **EACH SECTION INCLUDES:**

- The player's role in the process
- What you need to know about working with them

Use this guide as a resource to help you **feel confident, informed, and ready at every stage of the home buying process.**





# PLAYER #1

## Loan Officer

### ROLE

The loan officer is your first key partner in the home buying journey. They help you understand your financial capacity, explain loan programs, and guide you through the pre-approval process. Their job is to ensure you have the funding ready when you're ready to make an offer and eventually close on your new home.

### WHAT YOU NEED TO KNOW

- **Pre-approval vs. pre-qualification:** Pre-approval involves full documentation and gives you real buying power.
- **Focus on comfort, not just qualification:** A good loan officer will help you find a budget that aligns with your lifestyle, not just the maximum amount you can borrow.
- **Programs vary:** Many buyers can purchase with as little as 0-5% down thanks to programs like FHA, VA, USDA, and others.
- **Rates change:** You can always refinance later if rates drop. Focus on affordability today.
- **Start early.** A loan officer should be your first call once you begin thinking about buying a home.

If you're even the slightest bit curious about buying a home, the best time to talk to a lender was yesterday, but the second best time is today. Take it from **Dave Perry with Guild Mortgage**:



*"I cannot tell you how often we have conversations with people, and they figure out that they could have bought a home two years ago, at two years ago is prices, and then they kick themselves because they think, man, I wish I would've done it. I would've had X amount of dollars of equity built up or wealth created."*



# PLAYER #2

## Buyer's Real Estate Agent

### ROLE

A buyer's real estate agent represents your interests and helps you navigate home options, builder contracts, and negotiation details. They are particularly valuable if you're comparing multiple builders or considering buying an existing re-sale home.

### WHAT YOU NEED TO KNOW

- **Optional for Brighton buyers:** Brighton's New Home Specialists can fully represent you in your transaction if you choose not to use an outside agent.
- **Early involvement matters:** If you want an agent to represent you, they must attend your first visit to the community or be registered with the builder in advance.
- **Extra support:** An agent can help explain terms, coordinate timelines, and ensure you stay on track if buying and selling simultaneously.







# PLAYER #3

## Community New Home Specialist

### ROLE

Your New Home Specialist (NHS) is a community expert and your main point of contact during the process of buying a Brighton home. Whether you have your own agent or not, they will guide you through available homes, floorplans, and neighborhood features to help you make the best decision.

### WHAT YOU NEED TO KNOW

- **Highly informed:** New Home Specialists know the community layout, amenities, floorplans, and current inventory better than anyone.
- **Works with or without your agent:** They will support you directly or coordinate with your agent as needed.
- **Brings the vision to life:** From model home walkthroughs to lot selections, your NHS is your go-to resource.

So what does the relationship with a New Home Specialist look like? Who better to address this than **Brighton's Director of Sales, McKenna Fusselman:**



*"It's so fun to actually be able to walk through some homes, find out exactly what you want and discover the home that best suits your needs. Just come into a community! Most communities have a model home you can tour, plus we'll walk you through any inventory homes or show you if we have lots available for you to build a home. Basically we'll be your main hub of information on what's available—if it's move-in ready or a build job. We'll be there through picking your home, going under contract, and through the waiting game of going to closing."*



# PLAYER #4

## New Home Builder

### ROLE

Brighton's homes division is responsible for the design and construction of your home. They manage everything from permits and materials to labor and quality control, ensuring your home is delivered on time and according to plan.

### WHAT YOU NEED TO KNOW

- **Types of homes:** Brighton offers move-in ready Signature Homes (also referred to as inventory or spec homes) or in certain cases, allows for some personalization through pre-sale options.
- **Timelines vary:** Signature Homes may be ready to close in 30-45 days, while pre-sold homes typically take 6-9 months.
- **Warranty:** Brighton offers a structured warranty covering workmanship, systems, and structural elements. You'll meet the warranty team later in this guide.
- **No home is perfect:** Expect minor adjustments with the peace of mind that all home experience this and you have a warranties to assist you through your first few years in your home.







# PLAYER #5

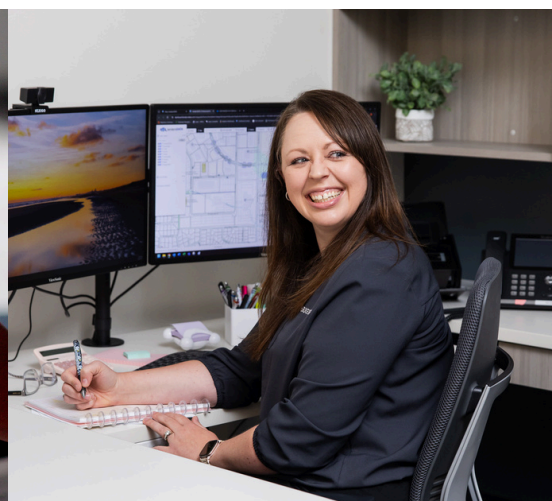
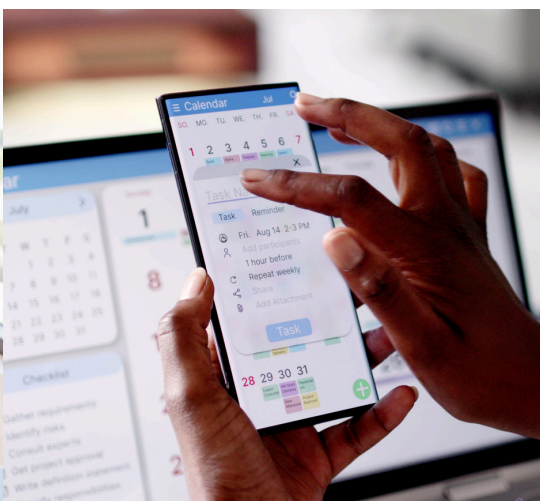
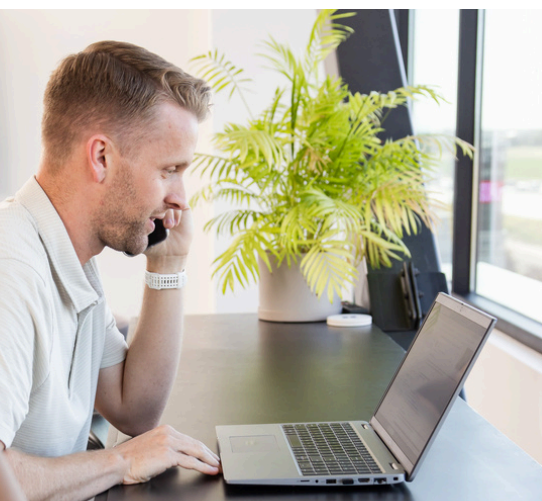
## Project Coordinator

### ROLE

Though largely behind the scenes, the Project Coordinator plays a crucial administrative and organizational role bridging the gap between the sales, construction, financing, appraisal, and closing teams, providing consistency and clarity from contract to closing.

### WHAT YOU NEED TO KNOW

- **Watch for their calendar invites:** You'll receive calendar invites via email from your project coordinator with important meetings like your walkthrough and closing. Make sure you watch for them and read them carefully.
- **All communication through your agent and/or NHS:** Ultimately, your New Home Specialist and your buyer's agent (if you have one) are your points of contact and will connect with a project coordinator on your behalf.





# PLAYER #6

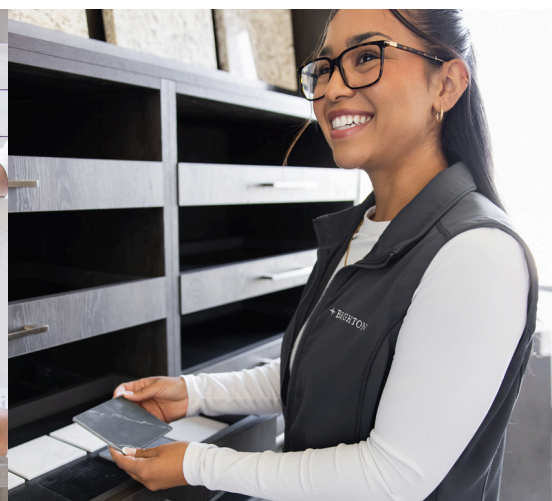
## Design Consultant (If Applicable)

### ROLE

If you are purchasing your home as pre-sold, you may get to personalize some of your finishes. A design consultant guides you through choices for flooring, paint, countertops, lighting, and more.

### WHAT YOU NEED TO KNOW

- **Curated options:** Many homes come with pre-designed packages created by professional designers.
- **Professional input matters:** Design consultants help you avoid choices that clash or look outdated.
- **Keep your budget in mind:** Not every upgrade is necessary. Ask your consultant where to invest for the biggest impact.







# PLAYER #7

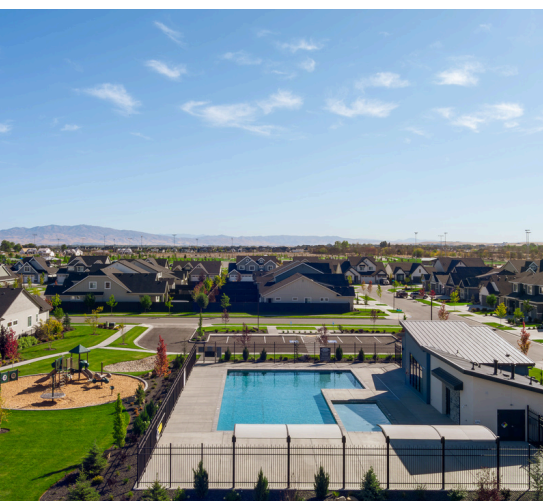
## HOA Representative

### ROLE

The homeowners' association (HOA) maintains community standards and amenities. Though you probably won't meet your Homeowners' Association (HOA) manager until you're in your home, you should get acquainted with HOA documents early in the process.

### WHAT YOU NEED TO KNOW

- **Ask about CC&Rs:** These community rules outline what you can and can't do with your property. You'll need to acknowledge that you reviewed them when you get to closing.
- **Understand the dues:** Know how much they are, how often they're paid, and what they cover.
- **Your NHS or title company can help:** They often provide you with a summary and full documentation during the process.





# PLAYER #8

## Construction Superintendent

### ROLE

This is the person managing the day-to-day build of your home. They coordinate subcontractors, materials, inspections, and scheduling to keep your home on track.

### WHAT YOU NEED TO KNOW

- **Communications run through your NHS:** While the superintendent is on-site daily, most updates will come from your New Home Specialist.
- **Scheduled visits only:** For safety and efficiency, any home site visits should be coordinated.
- **Responsible for build quality:** They ensure the home meets code and is built to the builder's standards.







# PLAYER #9

## Appraiser

### ROLE

The appraiser evaluates your home's market value to make sure it meets lending requirements.

### WHAT YOU NEED TO KNOW

- **Ordered by your lender:** You don't need to schedule it.
- **Must meet or exceed purchase price:** If not, your lender and builder will walk you through next steps.
- **Standard part of financing:** Most lenders require it before closing.





# PLAYER #10

## Home Inspector

### ROLE

Even though it's a new home, a third-party inspector can review the build to ensure everything is safe, up to code, and fully functional.

### WHAT YOU NEED TO KNOW

- **Optional but encouraged:** Many builders, including Brighton, support independent inspections.
- **Great peace of mind:** Catch small issues before they become big ones.
- **Choose someone experienced in new builds:** They'll know what to look for.





# PLAYER #11

## Insurance Agent

### ROLE

Sets up your homeowner's insurance policy to protect your property and satisfy your lender's requirements.

### WHAT YOU NEED TO KNOW

- **Required for financing:** Proof of insurance is needed before you can close.
- **Start early:** Compare rates and coverage options well in advance.
- **Coordinate with your lender and title team:** They may need to see proof of coverage before final approval.







# PLAYER #12

## Warranty Department

### ROLE

You'll meet a representative of Brighton's warranty department at your final walkthrough.

### WHAT YOU NEED TO KNOW

- **3-Year Structural Warranty:** Covers failure of load-bearing structural elements of the home that affect their load-bearing functions.
- **2-Year Systems Warranty:** Covers plumbing, electrical and interior climate control systems.
- **1-Year Workmanship Warranty:** Covers defects in construction. Ten months after closing, a Brighton representative will proactively reach out to initiate any 1-year items that may need to be addressed.





# PLAYER #13

## Title & Escrow

### ROLE

The title and escrow company handles the legal and financial side of closing. They ensure ownership transfers correctly and securely.

### WHAT YOU NEED TO KNOW

- **Title search:** Ensures no outstanding liens or claims on the property.
- **Closing coordination:** They manage signing, payment transfers, and filing the sale with the county.
- **Bring your ID and funds:** You'll either wire funds or bring a cashier's check for closing.
- **Preferred title partners help:** Using the builder's recommended partner often streamlines this final step.

Closing day is the most important day of your home buying journey, so you'll want to make sure everything goes smoothly. We asked **Escrow Officer Christie Gerber** the most common closing day issue and how to solve for it and here is what she had to say:



*"Communicating travel plans! We see that a lot where somebody's going to be out of town for the closing and that's okay, we can send a mobile notary. We just need to communicate that to the lender to make sure the documents are going to be ready to facilitate getting them to a mobile notary and back in time to fund. Also, it's very rare to have a transaction where a spouse, even a non-borrowing spouse, doesn't have to sign something, so making sure they are available as well."*



Buying a new construction home is more than just a transaction—it's a collaboration between professionals who are each committed to helping you succeed. From the moment you think about getting pre-approved to the day you receive your keys, there are dedicated experts working behind the scenes (and alongside you) to make the process smooth, informed, and exciting.

This guide has walked you through every major player involved in your journey. With the right support, a clear understanding of each role, and a bit of preparation, you can approach your home purchase with confidence and peace of mind.

No matter where you are in your journey, know that you're never in it alone. You have a team behind you—and now you know exactly who they are.

Welcome home!