

LET'S BUY A HOUSE!
WHAT YOU NEED TO KNOW
WHEN **PURCHASING A HOME.**

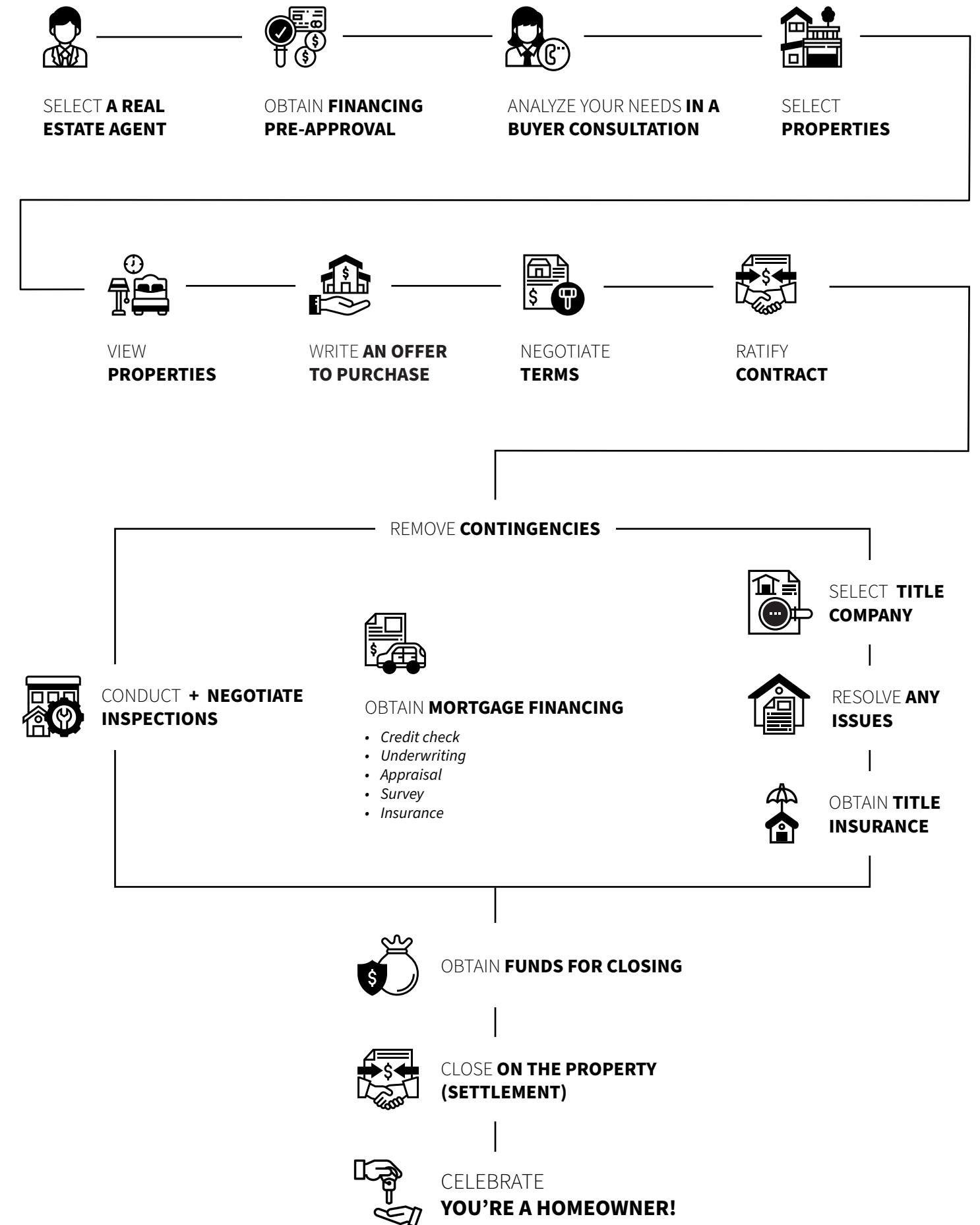
Buyers



LucidoGlobal.com

I WANT TO BUY A HOUSE. WHERE DO I START?

LET'S OUTLINE THE HOME BUYING PROCESS



HOW DO I GET A LOAN?

LET'S OUTLINE THE
LOAN PROCESS



STEP 1
Have *Pre-Purchase Consultation* with Lender

STEP 2
Gather and Return All *Documents* Requested by Lender

STEP 3
Receive *Credit Approval Letter* from Lender

STEP 4
Find Home; Contact Lender Once Contract Is Accepted (to Protect Interest Rate)


STEP 5
HOME INSPECTION

STEP 6
Lender Orders the Title Binder, Property Survey, Appraisal, Flood Certification

STEP 7
Obtain *Homeowners Insurance*; Forward Insurance Agent Information to Lender

STEP 8
Lender Provides Updates on Appraisal and Survey Status (Upon Receipt)

STEP 9
3-Day Pre-Closing Confirmation (Funds Needed for Closing, Directions, etc.)

SETTLEMENT DAY: Attend Settlement and Celebrate - *You're a Homeowner!* 

WHY SHOULD I USE YOU AS MY AGENT?

IT DOESN'T COST ANYTHING
MORE TO HIRE THE BEST

WHAT OTHERS ARE SAYING

"We proudly tell all our friends and colleagues to look no further than the Lucido team, because they're the very best at what they do."

- The Karunakaran Family

"It was our first home buying experience, and we would choose working with the Lucido team over and over again! Our agent was chock-full of information to help us from beginning to end. When we wanted to see a house, she'd schedule a showing; when we had a question, she'd answer to the best of her knowledge; and when we were ready to put in an offer, she was able to pull together a contract that landed us our dream home."

- Caitlin + Brian Krebs

"Before I met the Lucido team, I had heard of their excellent track record in real estate. After working together with their team to purchase my first home, they far surpassed my expectations."

- Tony Strittmatter



WE SELL A HOME EVERY 3.5 HOURS

but our real estate business isn't just about transactions; it's about the relationships we build and the clients we serve.

THE LUCIDO DIFFERENCE

- + Spotless real estate record for over 40 years
- + Family-owned business built upon a foundation of integrity
- + Admirable reputation in the industry and community



BOB LUCIDO President & CEO, Associate Broker

TRACY LUCIDO Vice President, REALTOR®



JACK MAZZA
Chief Operating Officer



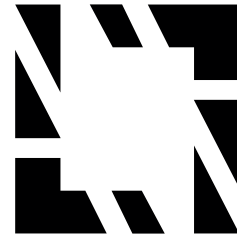
LAUREN LUCIDO
Director of Marketing



ROBERT LUCIDO
Chief Strategy Officer

Learn more at [LucidoGlobal.com](https://www.LucidoGlobal.com)

THE LUCIDO DIFFERENCE



LET US PUT OUR
NUMBERS TO WORK
FOR YOU

1 PROPERTY SOLD
EVERY 3.5 HOURS
BY LUCIDO SALES TEAMS

OVER 41,000
PROPERTIES SOLD
BY LUCIDO SALES TEAMS

200+ REAL ESTATE
PROFESSIONALS
ON LUCIDO SALES TEAMS

45 YEARS IN
REAL ESTATE

STELLAR REPUTATION
IN THE INDUSTRY
AND COMMUNITY

LUCIDOGLOBAL.COM



MARKET SHARE

Keller Williams Realty is the #1 Real Estate franchise company in the world with 1,070 offices and more than 190,000 associates around the world.



KNOWLEDGE

We stay ahead of trends in the real estate industry through our comprehensive, industry-leading training curriculum and research resources. It's what prepares our team to provide you with unparalleled service.



TECHNOLOGY

Leading-edge tech tools and training give us the advantage in marketing your home to the greatest number of buyers for the quickest possible sale.



RELIABILITY

Founded on the principles of trust and honesty, Keller Williams emphasizes the importance of having the integrity to do the right thing, always putting your needs first. We firmly believe that our success is ultimately determined by the legacy we leave with each client we serve.



TEAMWORK

Keller Williams was designed to reward agents for working together. Based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests, we're confident that every Keller Williams professional shares the vision of serving our clients at the very highest level possible.



TRACK RECORD

We're proud to be affiliated with one of the largest real estate organizations in the world! The strong growth of Keller Williams is proof that when you offer a superior level of service, word spreads fast.



REAL ESTATE TERMS

ABSTRACT OF TITLE

Report of title search by Abstractor for examination by Title Attorney

AGREEMENT OF SALE

Contract between buyer and seller for sale of real estate

APPRAISAL

Determination of value of property by licensed Appraiser

CLOSING COSTS

Cost of transferring property, legal fees, county/state transfer fees

CLOSING DAY or SETTLEMENT DAY

Day of settlement, seller signs deed, buyer pays for property

CLOUD (ON TITLE)

Unpaid tax liens, judgment liens

COMMISSION

Fee for sale of real property

CONVENTIONAL MORTGAGE

Mortgage loans not insured by FHA or guaranteed by Veterans Affairs

DEED

Title to real property

DEED OF TRUST

Security for mortgage loan which is a lien on deed

DEFAULT

Loan: mortgage that is not paid
Contract: when one party fails to adhere to the contract

DOWN PAYMENT

Cash payment toward purchase

EARNEST MONEY DEPOSIT (EMD)

Purchaser's deposit held in escrow until settlement

ENCUMBRANCE

Property interest or lien on property

EQUITY

Owners' interest in property over mortgage value and market value

ESCROW

Deposit account for earnest money held in trust until settlement

GRANTEE

Buyer of property

GRANTOR

Seller of property

HUD (Housing & Urban Development)

U.S. Department that enforces federal housing laws

INTEREST

Charge paid by borrower to lender

LIEN

Claim filed against deed on property for money owed

MARKETABLE TITLE

Title is free of liens/encumbrances

MORTGAGE

Lien against property for which money is borrowed

MORTGAGE COMMITMENT

Approval of loan after all information has been verified

MORTGAGE NOTE

Agreement to repay a mortgage loan

PREMIUM

Fee paid by borrower to HUD to pay for cost of FHA mortgage insurance

PRINCIPAL

Mortgage loan balance owed

PURCHASE (OR SALES) AGREEMENT

Contract of Sale

QUITCLAIM DEED

Deed transferring ownership from one party to another party

STATE STAMPS

Transfer taxes paid to state or county to transfer property

TAX

Fee levied by government against property owners

TITLE

Document of ownership of property

TITLE INSURANCE

Insures property owner for claims against the title

TITLE SEARCH

Search land records for liens or encumbrances against the title

Our team sells a home every 3.5 hours, so you can be confident that we have the knowledge and experience to get the job done.

When you buy or sell your home with us, you get industry-leading services, strategies, tools, marketing, and technology from one of the top teams with the largest real estate company in the world.

You'll also have our team of experts to help navigate the process in the most streamlined and personalized way possible - to achieve your goals and exceed your expectations.

For us it's not just about the transaction - because we strive to deliver the ultimate real estate experience. *That's the Lucido difference.*

Ready to make a move? Contact us today at

LucidoGlobal.com

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REALTY



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