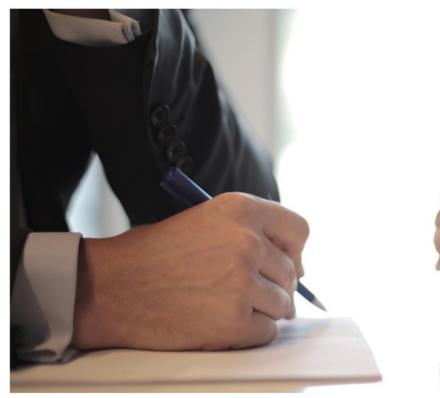






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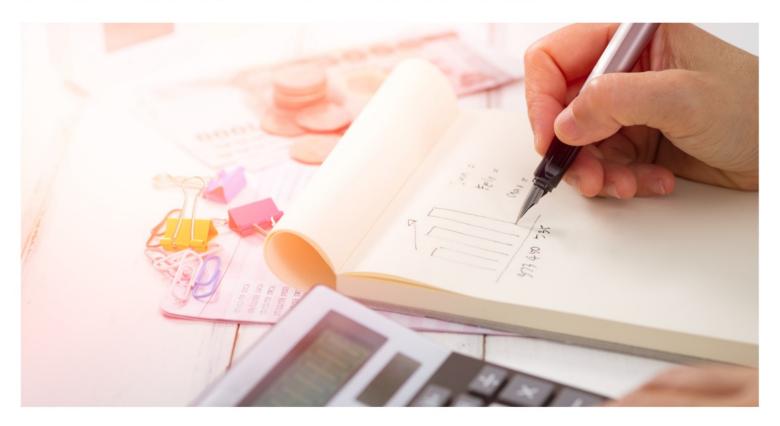
### FIND A **REALTOR**





- Interview a few agents and see if their personality matches your needs/wants.
- Qualifications your agent should have:
  - Local market knowledge
  - Good reviews or testimonials
  - Financial Knowledge they can walk you through the numbers!
- Find an agent who works full time in the industry and has a track record.
- Great time management and communication skills:
- Did they show up on time & prepared?
- Do they communicate with you in a way that you understand and feel comfortable.
- Network connections:
  - Effective real estate agents rely on their relationships. Do they work with other agents regularly?
- Share your Housing Goals

### **KNOW** YOUR **FINANCIALS**



- Maintain great credit
- Pay off as much debt as you can before proceeding
  - Your lender will be pulling your credit in the future as a part of the pre-approval process so don't worry about that just yet
- Compile and save any important financial documents
- 2 months worth of pay stubs & bank statements
- 2 years of tax returns & W-2's or 1099's



### **CHOOSE** YOUR LENDER



- Compare different lenders to understand the benefits and advantages of working with each. Something as simple as a lower rate or term can save you thousands of dollars over the life of the loan.
- Make sure to tell EACH LENDER not to pull your credit until you're fully committed to working with one.
- If your credit isn't where you want it to be, work on creating a plan with your chosen lender.
- Your agent may also be able to help you find someone trustworthy that they have worked with before.

STEP FOUR:

### ESTABLISH A BUDGET

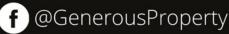


- There are several different loan options and depending on your credit and other loan requirements you can put as little as 3% of the purchase price down.
- The lender will help you navigate which loan program is the best for you and your situation.
- Remember that just because you're approved for a certain amount doesn't mean that you have to spend that amount. Work with your lender and agent to establish a price point and monthly payment that you will be comfortable with.

### GET PRE-APPROVED FOR A MORTGAGE



- · Submit all required information to your lender
- Ask the lender to underwrite the loan.
- This will help to avoid any potential disappointments or delays during the transaction.
- As well as give you a better chance of getting the home in a multiple offer situation.



### TIME TO SEE SOME **HOMES**



- Meet with your chosen real estate agent to discuss your home buying wish list. Make sure to include:
  - Must haves: bed/bath number, garage, etc.
  - Nice to haves: pool, jacuzzi, smart home capabilities, etc.
  - Things to avoid: pools, busy streets, etc.B
- Bring along your pre-approval and lender contact information so you can discuss budget and have your agent connect with your chosen lender.
- Determine different neighborhoods you might want to live in.



### WHILE YOU ARE SEARCHING



- Keep your "Must Haves" Checklist in mind.
- Keep a journal or guide of the different houses you're interested in.
- Take plenty of pictures to look back at.
- Stay within your price range!
- Provide your agent with ANY feedback regarding the properties that you view. Both positive and negative feedback can be very helpful for an agent to find exactly what you want.



### MAKING **AN OFFER**



- Work with your agent to establish a strategy to get the most from your offer and have the best chance of it getting accepted.
- Sign the offer and any additional documents.



# ONCE YOUR OFFER IS ACCEPTED



- Find a reputable and thorough home inspector, if you need suggestions ask your agent.
  - A good home inspector will help to ensure that you don't end up in a "money pit," for example, a property with lots of electricity, plumbing or foundation issues.
  - An inspector will also report any issues found with the home that will allow you to ask for repairs during negotiations.
- If work is needed to be done on the property, strategize with your agent to submit a request for repairs.
- Review disclosures and paperwork with your agent.
- If you will be making any additions or construction to the property, such as adding a pool or a guest house, check with city building department to ensure zoning allows for those upgrades.
- Review title report with title representative and agent to ensure that there are no unknown easements or liens on the property.

### SHOP FOR **HOMEOWNER'S** INSURANCE



- Search for a homeowner's insurance policy with great coverage at a reasonable cost. Ask your lender for suggestions if necessary.
- Compare rates with the seller's existing policy on the property.
- Most lenders require a year's worth of homeowner's insurance up front before approving a mortgage.

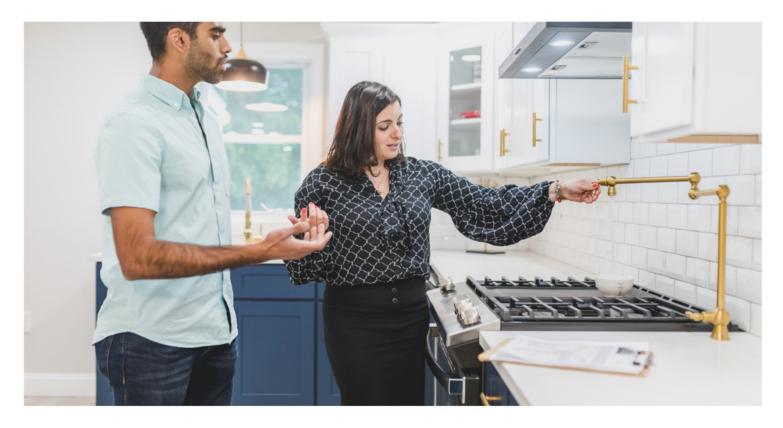
## APPRAISAL & FINALIZING WITH LENDER



- The lender will order an appraisal on the home to verify that the market value supports the purchase price.
- Double-check that your interest rates and mortgage payments are what you agreed upon.



### **FINAL** WALKTHROUGH OF THE HOME



- Go through the house with your agent to double check everything you agreed upon in your offer is present.
- Ensure that any repairs that were agreed upon in the transaction were completed.
- If repairs are difficult to visually inspect, call back your home inspector or a specialist to ensure the repairs were completed correctly.
- Turn on all lights and appliances to make sure that they still are in good working order and that there are no leaks of plumbing or the roof.



### CLOSING ON YOUR HOME



- Contact all utility companies and have service scheduled to be transferred into your name(s).
- Bring everything you might need: 2 Forms of identification
- Wire cash to close to title company
- Sign the mortgage documents!

## MOVE INTO YOUR NEW HOME



- Meet with your real estate agents to get the keys to your new home.
- Celebrate! You now own your new home!

#### THANK YOU



#### THANK YOU FOR THE PRIVILEGE AND OPPORTUNITY TO WORK WITH YOU.

As always, feel free to call us if you have any questions. We look forward to meeting with you and helping you achieve a successful sale.

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