



real



#BlueBowRealtors

OUR TEAM:  
ZACHARY MICHAUD (210) 544-5254  
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# First Time Home Buyers

We are thrilled to be part of your journey towards homeownership, a crucial investment in your future. According to the National Association of Realtors, homeowners accumulate significantly more net household wealth than renters. To ensure a smooth and successful home buying experience, we will arrange a meeting with the key players involved in your purchase: the lender, the title company, and us, your trusted REALTORS.

Meeting with the lender is essential as they will guide you through the loan process, discussing various options and potential down payment assistance. They will also provide clarity on the documents needed for preapproval and explain the benefits of being preapproved. When meeting with the title company, you'll have the opportunity to ask questions and gain a comprehensive understanding of escrow accounts and the overall process involved.

By facilitating these important meetings, we aim to empower you with knowledge and confidence throughout the home buying process. Together, we'll work towards making your dream of homeownership a reality.



# *The Buying Process* *before the offer...*

01

***To purchase your home, it's crucial to take the first step towards securing a pre-approval, comprehending your loan options, and creating a budget that outlines the necessary cash.***

02

***Our true passion is educating you to empower you to make informed decisions. Let's schedule a meeting to discuss your options – the more knowledge you have, the more you can accomplish.***

03

***Looking for a new home can be overwhelming, but we're here to help you narrow down your search and identify your desired home features. We also focus on keeping you within a budget.***

04

***Once you've found the perfect home, we'll have a go over how to make the best possible offer for the home you have found! .***

05

***We submit the offer and wait!***

# *The Buying Process* *after the offer!*

06

***Congratulations! Your offer has been accepted. Now it's time to begin working with your lender and title company.***



07

***After you are under contract, the next step is option period. This allows you to inspect the property and negotiate repairs. To proceed, you'll need to deposit option and earnest money with the title company within three days.***

08

***Post-Option Period Procedures for Homebuyers***  
***Once the option period has ended, several steps will be taken to ensure a smooth home buying process. These include a property appraisal ordered by your lender, a title review by the title company, and an examination of your loan paperwork. To prepare for your move, home insurance will be ordered and utility setup will be scheduled.***

09

***Closing! We will meet you at the title company to get you closed, funded and into your new home.***

# Fees and Terms

**Earnest Money:** \_\_\_\_\_  
**Option Fee:** \_\_\_\_\_  
**Down Payment:** \_\_\_\_\_  
**Closing Payment:** \_\_\_\_\_  
**Title Fees and Insurance:** \_\_\_\_\_  
**HOA Docs:** \_\_\_\_\_  
**Cash Over Appraisal:** \_\_\_\_\_  
**Date for Closing:** \_\_\_\_\_  
**Home Warranty:** \_\_\_\_\_  
**Inspection Costs:** \_\_\_\_\_

*According to "the Google," here are some definitions in real estate:*

**Earnest Money:** *A cash deposit made by the buyer to show their serious intent to purchase a home. In return, the seller typically stops showing the property to other potential buyers.*

**Option Fee:** *Money paid by the buyer to the seller for the option to terminate a real estate contract.*

**Title Insurance & Fees:** *A one-time fee covering the costs of thorough title searches to protect against claims from past events. Title fees are paid to a title company for reviewing, adjusting, and insuring the property's title.*



Closely connects you and your real estate agent to ensure a smooth home buying or selling process.

Whether you are buying, selling, or following your home's estimated value, Closely makes your home search seamless and smart, with a robust set of tools and a guiding hand throughout the process.

**Featuring:**

**Search-** Search nearby homes by your location. With powerful map search capability, you can accurately get the corresponding homes by drawing any range.

**View-** Smooth home image viewing experience, supports 3D tour, as if you are in the home.

**Chat-** Connect closely with your agent and communicate anytime, anywhere

**Recommended-** Powerful, intelligent recommendations notify you of new listings or price reductions that meet your search criteria.



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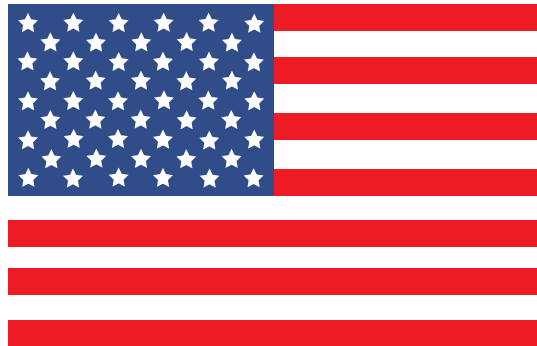
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# Veterans

With a deep-rooted background in military service, our team at Michaud Mission Team, LLC possesses a wealth of knowledge and expertise in the VA process. Having served in the Coast Guard ourselves, we understand the unique needs and challenges faced by veterans.

In fact, an impressive 68% of our closings have been with veterans. This firsthand experience allows us to navigate the intricacies of the VA loan process with precision and efficiency, ensuring our veteran clients receive the benefits they deserve.

We are dedicated to serving those who have served our country, and we take pride in providing comprehensive support throughout the home buying or selling journey. Trust our team to guide you through the VA process and help you achieve your real estate goals with the utmost care and attention.



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# Our Team



Allow us to introduce the dynamic trio that makes up the Michaud Mission Team, LLC, where real estate dreams come true with a touch of expertise!

**Zachary Michaud**, is our home building guru, masterfully navigating the intricate process, coordinating with inspectors, and handling repairs like a pro. Negotiations? Consider him your secret weapon for sealing the deal.

**Lori Michaud**, is our analytical wizard, adept at filling out contracts, working with title companies, lenders, and orchestrating negotiations like a symphony conductor. She's got the magic touch when it comes to crunching numbers and ensuring all the i's are dotted and t's are crossed.

**James Michaud**, our resident treasure hunter, has a keen eye for spotting the diamond in the rough. Whether it's dealing with cash buyers or investors, he's the master of finding those hidden gems that others might overlook.

Together, we form an unstoppable team, combining our unique talents and experiences to create the ultimate real estate package. We work seamlessly, complementing each other's strengths, and leaving no stone unturned in our quest to provide you with exceptional service.

So, whether you're in need of a home builder extraordinaire, an analytical ace, or a diamond-in-the-rough specialist, rest assured that the Michaud Mission Team has got you covered. Contact us today and experience the power of our expertise firsthand!



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