

A photograph of a wooden table in a living room. On the table is a white coffee mug with a logo that says "FRESH BLENDED COFFEE" and a small potted plant in a red pot. In the background, there is a colorful patterned pillow and a blue striped pillow.

BUYER'S GUIDE

YOUR HOME BUYING GUIDE



MITCHELL GROUP
— REAL ESTATE —

MEET YOUR AGENT



Charlie Meyer

Originally from Wisconsin, Charlie moved to Arizona to pursue a career in real estate after earning a bachelor's degree in business administration from the University of Wisconsin-Stout.

This knowledge, coupled with his ambition has provided him with valuable skills that he uses daily in real estate negotiations, educating homebuyers and sellers. Charlie's clients often describe him as detail-oriented and proactive. He is focused on providing the absolute finest service, dedication, and expertise possible to clients.

TRIP DOWN MEMORY LANE

*where it
all started*

2004

Mitch sold his car wash business and started a career in real estate.

2011

Curtis graduated from college and partnered with his dad.

2017

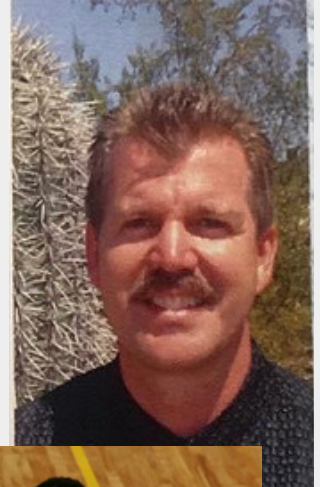
Monica joins as a Transaction Coordinator - our first new hire.

2019

Team grows to seven people.

2022

Surpassed over \$100M in real estate sales and continues to grow.



THE TEAM



MITCH MITCHELL

MANAGING
PARTNER



CURTIS MITCHELL

MANAGING
PARTNER/TEAM LEAD



MONICA CHRISTIE

OFFICE DIRECTOR/CLIENT
ADVISOR

The guy we turn to whenever we've got questions...our fearless leader and knower of all things real estate!

Golf addict and networking extraordinaire, Curtis uses his relationships to close deals and gain "Forever Clients!"

Nebraska sports legend and people pleasing perfectionist, Monica thrives under pressure and always delivers winning results!

THE TEAM



CHARLIE MEYER

BRANDING
DIRECTOR/CLIENT ADVISOR



MICHAEL BUCKMASTER

CLIENT ADVISOR



KATHERINE ORTMEIER

OPERATIONS
COORDINATOR

Closet nerd and mixology expert, Charlie uses his research skills (and million-dollar smile) to shake up the market one deal at a time!

As a serial entrepreneur, "Buck" has his hands in multiple businesses and brings his expertise to real estate and the team!

Our Transaction Coordinator and client care expert, Katherine's got you every single step of the way! You'll love her as much as we do!

THE STEPS

A QUICK 8- STEP LOOK AT THE ENTIRE
HOME BUYING PROCESS

1) GET PRE-APPROVED

Contacting a lender is the first step to the home buying process and it's at zero cost to you.

2) MLS/HOME SEARCH

A customized home search will alert you as soon as the perfect property hits the market.

3) MAKE AN OFFER

Creating a winning offer is more than just the price.

4) UNDER CONTRACT

Offer Accepted! This is where the fun begins!





*one step at
a time!*

5) INSPECTION PERIOD

This is the time to do any and all inspections.

6) APPRAISAL

If property does not appraise at purchase price,
we re-negotiate.

7) LOAN DOCS

This is final verification for closing. **DON'T MAKE ANY
LARGE PURCHASES!** Buy the car next week.

8) CLOSING DAY

Get your keys and move in.
CONGRATULATIONS!!

PRE-QUALIFICATION

Mortgage pre-qualification is your first step when you start the home buying process. We'll get you in touch with a lender to discuss your financing options. This will allow us to narrow your home search based on your budget. That way you can focus on the features of the home rather than worrying about the price tag.

YOU'LL KNOW
WHAT YOU
CAN AFFORD

LENDER WILL
EXPLAIN PERSONAL
LOAN OPTIONS

Loan Program Cheat Sheet

| Loan Type | Down Payment | Max Loan Amount | Details |
|---------------------|--------------|-----------------|-----------------------|
| Conventional | 3% | \$726,200 | Most common loan type |
| FHA | 3.5% | \$530,150 | First-time home buyer |
| VA | 0% | \$726,200 | For US Veterans |

MAKING AN OFFER

SO YOU FOUND "THE ONE". HERE'S WHAT YOU NEED TO KNOW ABOUT MAKING AN OFFER ON YOUR DREAM HOME.

The time has come to make an offer. You'll need to decide the terms and conditions of what you want to offer the Seller (price, closing date, conditions, etc.) Don't worry, we'll walk you through everything.

If yours is the only offer, we might want to include some conditions like financing and home inspection, if we are in competition it's wise to remove any conditions (especially in a seller's market) to make your offer as competitive as possible.

Making an offer is an exciting and stressful event but we'll help you choose the best strategy to get you the home you want.

*let's make
a deal!*

OFFER ELEMENTS



PRICE & TERMS

The price you are willing to pay including the financing details. We will help you understand the market and what to offer.



EARNEST DEPOSIT

Money deposited after contract acceptance to show the sellers you're serious. (Typically 1% of price).



INSPECTION PERIOD

Traditionally, this is ten days but we can shorten or extend it depending on the home.



TITLE COMPANY

Neutral third party that handles the contract/loan docs, prorating the money, and transfer of ownership.



PERSONAL PROPERTY

Your offer can include any personal property but the most common are refrigerator, washer, dryer and furniture.



CLOSING DAY

The day the title of the property is legally transferred and the transaction of funds finalized.

ESCROW TIMELINE



THE BROKERAGE

"BERKSHIRE HATHAWAY IS BUILT TO BE FOREVER, IT'S TRUE OF ALL THE BUSINESSES WE OWN."

— WARREN BUFFETT, CHAIRMAN AND CEO OF BERKSHIRE HATHAWAY



Over 1 million
happy home
buyers



Harris Poll "Brand
of the Year"



Over 50K Agents &
1,500 + Offices
worldwide

A member of the over 300 billion-dollar Berkshire Hathaway Family, one of the most stable companies in the world employing over 377,000 people globally among its family of companies. Berkshire Hathaway HomeServices operates in nine countries. It is the only company with such reach, reputation and resources in the Real Estate Industry.



**BERKSHIRE
HATHAWAY**
HomeServices
Arizona Properties

FAQ'S

HOW DOES MY BUYER AGENT GET PAID

Typically, real estate commissions are negotiated and paid by the seller. All you owe us is your commitment to working with us when we get the process started.

WHEN DO WE GET THE KEYS?

You can't move in until we receive recording confirmation from the title company on the day of closing - could be anywhere from 9am-6pm that day.

WHAT IF I NEED TO SELL MY HOME IN ORDER TO PURCHASE ONE?

This is a very common and manageable process. We will work with you on listing your home and make sure this is a smooth transition for you.

HOW MUCH DO I PAY IN CLOSING COSTS?

Budget for another 1% - 2% of the home price for closing costs including inspections, lender fees, title & escrow fees on top of your down payment funds.

DO I REALLY NEED A HOME INSPECTION?

An inspector will make sure there aren't any serious issues with your home before buying. It will also give you the opportunity to ask the seller to make repairs. A little investment up front can potentially save you lots of money down the road.

FAQ'S

HOW LONG DOES THE PROCESS TAKE FROM START TO FINISH?

The contract period can take anywhere from 30-45 days from writing the offer to getting your keys.

CAN YOU WORK WITH ME ON A NEW CONSTRUCTION HOME?

YES! However, if you go alone on your first visit to the community, we cannot represent you. If you are considering a new build, please let us know ahead of time to schedule showings.

CAN I LOOK AT OPEN HOUSES WITHOUT YOU?

Yes, but let the agent sitting the open house know you're already working with us.

PRE-QUALIFICATION VS. PRE-APPROVAL

Pre-qualifying is a quick, informal estimate of your budget. Pre-approval is a more detailed process involving credit check and verification of your income and assets.

CAN I SEND YOU HOMES I FIND ONLINE?

Yes. Finding a home is a collaborative process. When searching for your dream home, it's important to explore all options available to you. While we will setup a custom MLS search for you, it's also a good idea to check out your favorite websites and online real estate platforms.

MOVING CHECKLIST

4 WEEKS BEFORE MOVE

- Collect moving boxes
- Request time off from work for moving day
- Book your movers
- Start packing up rarely-used items
- Register your kids at their new school
- Pack a little every day to take the overwhelm out of the process

2 WEEKS BEFORE MOVE

- Prep meals for the next two weeks
- Return any borrowed items from neighbors or friends
- Cancel/transfer memberships
- Forward your mail
- Update your driver's license
- Label all boxes (include a checklist of everything inside)
- Have your new home professionally cleaned (if vacant)

3 WEEKS BEFORE MOVE

- Confirm parking for movers
- Start collecting items for donation in one place
- Notify utility companies
- Book cable and internet installation appointment
- Find a new doctor/dentist if you're moving out of town
- Make arrangements for your pets/kids on moving day

1 WEEK BEFORE MOVE

- Donate any items for donation
- Clean your current home for the next resident
- Check all drawers and on top of shelves
- Pack a kit for the first couple of days in your new home with (toilet paper/food/essentials)
- Finish packing

scan to start
your search



MITCHELL GROUP
— REAL ESTATE —

THEMITCHELLGROUPAZ.COM

 @Chuck_Meyer