



HOME BUYING GUIDE

LET'S GROW
REALTY GROUP

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Real Broker, LLC

WHO WE ARE

SERVICE

OUR MISSION IS TO SUPPORT OUR CLIENTS AND AGENTS IN ACHIEVING THEIR GOALS, WHATEVER THEY MAY BE. WE ARE DEDICATED TO MAKING MEANINGFUL CONTRIBUTIONS TO OUR COMMUNITY THROUGH OUR OUTREACH EFFORTS.

TRANSPARENCY

AT OUR BROKERAGE, FINANCIAL GAIN IS NOT OUR SOLE OBJECTIVE. WE PRIORITIZE FAIR DEALINGS WITH OUR CLIENTS AND AVOID PLACING THEM IN SITUATIONS THAT MAY NEGATIVELY IMPACT THEM IN THE LONG RUN. WE ARE NOT AFRAID TO ENGAGE IN DIFFICULT CONVERSATIONS TO FIND MUTUALLY BENEFICIAL SOLUTIONS.

AGILITY

WE HAVE A CULTURE OF ADAPTABILITY AND RESOURCEFULNESS, WITH A FIRM COMMITMENT TO PROBLEM-SOLVING. WE HOLD OUR AGENTS ACCOUNTABLE AND STRIVE FOR EXCELLENCE IN ALL ASPECTS OF OUR WORK. WITH A TEAM OF LICENSED AGENTS, WE ENSURE THAT OUR CLIENTS RECEIVE THE ATTENTION AND ASSISTANCE THEY NEED.

SUSTAINABILITY

WE TAKE A HOLISTIC APPROACH TO AGENT DEVELOPMENT THROUGH OUR APPRENTICESHIP PROGRAM, EQUIPPING THEM WITH THE SKILLS AND KNOWLEDGE THEY NEED TO BECOME SUCCESSFUL FULL-TIME AGENTS. OUR FOCUS IS ON CREATING LONG-TERM RELATIONSHIPS WITH OUR CLIENTS, AND WE ARE DEDICATED TO HELPING THEM ACHIEVE THEIR GOALS.

HARDWORKING

AS A TEAM, WE ARE COMMITTED TO CONTINUOUS GROWTH AND IMPROVEMENT. WE PROVIDE COACHING AND TRAINING TO OUR AGENTS TO ENHANCE THEIR SKILLS AND KNOWLEDGE, ENSURING THAT WE ALWAYS PROVIDE THE MOST UP-TO-DATE INFORMATION TO OUR CLIENTS. NETWORKING AND COLLABORATION ARE INTEGRAL TO OUR APPROACH, ALLOWING US TO STAY AHEAD OF MARKET TRENDS AND PROVIDE EXCEPTIONAL SERVICE TO OUR CLIENTS.

MATTHEW SOTO

BUILDING LIFELONG CONNECTIONS

MATTHEW IS A LICENSED AGENT WITH A PROVEN TRACK RECORD OF HELPING NUMEROUS CLIENTS WITH SELLING, BUYING, INVESTING, AND BUILDING HOMES. HE PLACES A STRONG EMPHASIS ON BUILDING RAPPORT WITH HIS CLIENTS, EARNING THEIR TRUST, AND FOSTERING LONG-TERM RELATIONSHIPS. AS A RESULT, HIS BUSINESS HAS THRIVED ON A FOUNDATION OF STRONG REFERRALS FROM SATISFIED CLIENTS.

MATTHEW IS RECOGNIZED AS A SELFLESS LEADER AND A NATURAL ENTREPRENEUR, POSSESSING A KEEN INSTINCT FOR IDENTIFYING OPPORTUNITIES IN THE REAL ESTATE MARKET. HE IS DEEPLY COMMITTED TO SERVING HIS COMMUNITY AND PRIORITIZES FAMILY VALUES IN HIS APPROACH TO BUSINESS. HIS UNWAVERING DEDICATION TO SERVICE HAS ENABLED HIM TO ESTABLISH LIFELONG CONNECTIONS WITH EVERYONE HE SERVES.

"I STRIVE TO DELIVER EXCEPTIONAL CUSTOMER SERVICE AND PROFESSIONALISM TO ALL OUR CLIENTS IN HOPES TO SET THE EXAMPLE FOR MY KIDS WHEN THEY GROW UP AND CONTINUE MY LEGACY. MY EXPERIENCE HAS TAUGHT ME TO ALWAYS PUT MY CLIENT'S BEST INTEREST FIRST BY PROVIDING CLEAR COMMUNICATION, HONESTY, AND TRANSPARENCY THROUGHOUT OUR RELATIONSHIP IN REAL ESTATE. I BELIEVE HOME IS WHERE YOUR HEART IS AND FOR THAT REASON I LOVE WHAT I DO!"

-MATTHEW SOTO



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OPERATIONS TEAM



DIANA SOTO

DIANA IS AN EXPERIENCED- OPERATIONS MANAGER WITH OVER 10 YEARS OF CORPORATE SYSTEM MANAGEMENT EXPERIENCE. SHE PLAYS A CRUCIAL ROLE IN THE SMOOTH FUNCTIONING OF THE OFFICE AND ASSISTS AGENTS WITH THEIR DAILY TASKS. DIANA HAS RECRUITED AND TRAINED NUMEROUS AGENTS ON WHAT IT TAKES TO SUCCEED IN TODAY'S MARKET.

DIANA'S FOCUS IS ON MANAGING THE FINANCIAL ASPECTS OF THE BUSINESS AND OVERSEEING HER PERSONAL INVESTMENT PORTFOLIO. HER CONTRIBUTIONS HAVE BEEN INSTRUMENTAL IN THE GROWTH AND SUCCESS OF THE LET'S GROW TEAM.



SARAH KUGEL

SARAH IS OUR TRANSACTION MANAGER AND DOCUMENT QUEEN. SHE KEEPS ALL OF OUR TRANSACTIONS MOVING FORWARD. SARAH SAYS THAT SHE HAS ALWAYS HAD A PASSION FOR REAL ESTATE, BUT DIDN'T KNOW HOW TO FIT HER SKILL SET INTO THE INDUSTRY. AFTER MEETING WITH OUR TEAM, SHE LEARNED THE ROLE OF TRANSACTION COORDINATION AND THE REST IS HISTORY. SARAH HAS BEEN WITH THE TEAM SINCE 2019 AND IS AN INVALUABLE ASSET TO THE TEAM, HELPING MANAGE ALL THINGS BEHIND THE SCENES.

CLIENT TESTIMONIALS

ONE OF THE BEST ONE-STOP PLACES WHEN YOU ARE HOME SHOPPING. MATT AND HIS TEAM WERE EXCEPTIONALLY HELPFUL AND UNDERSTANDING IN EVERY POSSIBLE WAY. WITH THE WAY THE MARKET IS, MATT AND HIS TEAM WERE ABLE TO ASSIST US IN FINDING A HOME. COMMUNICATION WAS GREAT WHENEVER WE NEEDED ANYTHING OR HAD A QUESTION, HE WAS THERE FOR US. WE ADMIRE HIS PATIENCE AND KNOWLEDGE AS A REALTOR AND FRIEND. WE RECOMMEND MATT AND THE TEAM TO HELP YOU LOCATE YOUR NEW HOME. - TONY AGUILERA



MATTHEW SOTO MADE OUR HOME PURCHASE EXPERIENCE EXCELLENT. HIS PATIENCE AND PROFESSIONALISM WERE EXTRAORDINARY. WE INITIALLY PURCHASED A NEW HOME, THEN HAD TO BACK OUT OF IT DUE TO UNREASONABLE RESTRICTIONS. MATTHEW HANDLED THE CANCELATION, INCLUDING GETTING OUR EARNEST MONEY REFUNDED. HE THEN GUIDED US TO ANOTHER HOME THAT FULLY MET OUR EXPECTATIONS AND EXPEDITED THE PURCHASE SO WE ONLY LOST A WEEK IN THE TRANSITION. MATTHEW IS A 10 IN MY BOOK. - JOHN IVEY

MATT AND HIS TEAM ARE FABULOUS. THEY ARE VERY PROFESSIONAL AND EXTREMELY RESPONSIVE. THE COMMUNICATION IS FREQUENT, CLEAR AND CONCISE. MATT IS ALWAYS LOOKING OUT FOR OUR BEST INTEREST. WE HIGHLY RECOMMEND YOU USE MATT AND HIS TEAM FOR SELLING AND / OR BUYING A HOME. - DEB READY (REMOTE CLOSING)



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BUYERS TIMELINE

PHASE 1

01

CONSULT WITH AGENT:

MEET WITH YOUR AGENT TO DISCUSS GOALS, TIMELINE, AND WANTS & NEEDS FOR YOUR HOME

02

GET PRE-APPROVED:

MEET WITH A LENDER TO SUBMIT A LOAN APPLICATION TO RECEIVE A PRE-APPROVAL LETTER & START THE UNDERWRITING PROCESS

03

SHOP FOR A HOME:

WITH PRE-APPROVAL IN HAND AND A PRICE RANGE DETERMINED, YOU'RE READY TO START SHOPPING AND TOURING HOMES!

PHASE 2

04

WRITE A STRONG OFFER:

YOUR AGENT WILL SUBMIT A STRONG OFFER AND FOLLOW UP WITH LISTING AGENT TO GET THE OFFER ACCEPTED

05

OFFER ACCEPTED! SCHEDULE INSPECTIONS:

ONCE THE OFFER IS ACCEPTED, YOU WILL SCHEDULE THE HOME INSPECTION & INFORM THE LENDER TO SCHEDULE APPRAISAL. YOU'LL SUBMIT ANY ADDITIONAL DOCUMENTS TO THE LENDER

06

AMENDMENTS & FINAL APPROVAL:

NEGOTIATE ANY REPAIRS OR CREDITS IF NECESSARY, AND WAIT FOR LENDER TO GIVE FINAL APPROVAL. ONCE CLEAR TO CLOSE, LENDER SUBMITS CLOSING DOCS TO TITLE

PHASE 3

07

FINAL WALK THROUGH:

YOU & YOUR AGENT WILL SCHEDULE A FINAL WALK THROUGH BEFORE CLOSING TO MAKE SURE THE HOME IS THE SAME IT WAS AT THE FIRST SHOWING AND ANY REPAIRS ARE COMPLETED

08

CLOSING DAY:

ATTEND CLOSING AND SIGN CLOSING DOCUMENTS, & PAY CLOSING COSTS

09

CLOSED AND FUNDED:

ONCE FUNDS HAVE BEEN RECEIVED FROM THE LENDER TO TITLE, THE AGENT WILL COORDINATE GETTING THE KEYS FOR YOUR NEW HOME!

KEY OBJECTIVES



THE RIGHT HOME AT THE RIGHT PRICE

SOMETIMES THE EXCITEMENT OF SHOPPING FOR HOMES MAKES IT DIFFICULT TO REMEMBER YOUR GOALS. YOUR AGENT WILL MAKE SURE THE HOMES ARE WHAT YOU WANT AND NEED!

EDUCATION

WE WANT TO ALWAYS ENSURE THAT OUR BUYERS FEEL CONFIDENT IN THEIR HOME PURCHASE BY EDUCATING THEM IN THE HOME BUYING PROCESS AND ALL THEIR OPTIONS

CUSTOMER SERVICE

MAKING THE PROCESS OF BUYING YOUR HOME A STRESS-FREE EXPERIENCE

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TIPS TO CONSIDER

FIXER UPPER VS. TURNKEY

BUYING A FIXER UPPER MEANS SOME SWEAT EQUITY, WHILE A TURNKEY USUALLY MEANS NO WORK BUT AT A PREMIUM PRICE

LAYOUT

WHEN TOURING A HOME, LOOK OUT THE WINDOWS TO SEE THE VIEW AND MAKE NOTE OF THE FLOORPLAN LAYOUT.

LOCATION

THE LOCATION CANNOT BE CHANGED. CHECK THE STREET, NEIGHBORHOOD, SCHOOLS, AMENITIES, NEARBY SHOPS, ETC.

FUTURE DEVELOPMENTS

CHECK CITY PLANNING FOR ANY NEW DEVELOPMENTS PLANNED NEAR THE HOME THAT WOULD AFFECT PRIVACY AND TRAFFIC

TAXES, DUES, AND FEES

DO NOT OVERLOOK THE PROPERTY TAXES, FACTOR IN ANY PLANNED COMMUNITY HOA AND HOMEOWNER'S INSURANCE. FOR CONDOS, REVIEW RECENT MEETING MINUTES, HOA FINANCIALS, AND CONDO DOCUMENTS.

KEY TERMS

APPRAISAL: REPORT HIGHLIGHTING THE ESTIMATED VALUE OF THE PROPERTY COMPLETED BY A QUALIFIED THIRD PARTY. LENDERS RELY ON APPRAISALS TO VALIDATE A HOME'S VALUE AND ENSURE THEY'RE NOT LENDING MORE THAN THE HOME IS WORTH.

CLOSING COSTS: THE FEES REQUIRED TO COMPLETE THE REAL ESTATE TRANSACTION. PAID AT CLOSING. ASK YOUR LENDER FOR A COMPLETE LIST OF CLOSING COST ITEMS INCLUDING POINTS, TAXES, TITLE INSURANCE, AND MORE.

CREDIT SCORE: A NUMBER RANGING FROM 300-850 THAT'S BASED ON AN ANALYSIS OF YOUR CREDIT HISTORY. HELPS LENDERS DETERMINE THE LIKELIHOOD YOU'LL REPAY FUTURE DEBTS.

DOWN PAYMENT: DOWN PAYMENTS ARE TYPICALLY 3-20% OF THE PURCHASE PRICE OF THE HOME. SOME 0% DOWN PROGRAMS ARE ALSO AVAILABLE. (ASK YOUR LENDER FOR MORE INFORMATION.)

MORTGAGE RATE: THE INTEREST RATE YOU PAY TO BORROW MONEY WHEN BUYING A HOME. THE LOWER THE RATE THE BETTER.

PRE-APPROVAL LETTER: A LETTER FROM THE LENDER INDICATING YOU QUALIFY FOR A MORTGAGE OF A SPECIFIC AMOUNT.

THIS IS A CRITICAL STEP IN TODAY'S MARKET.

CONTINGENCY: A PROVISION IN A CONTRACT REQUIRING CERTAIN ACTS TO BE COMPLETED BEFORE THE CONTRACT IS BINDING. IN TODAY'S HIGHLY COMPETITIVE MARKET, SOME BUYERS ARE MINIMIZING CONTINGENCIES TO MAKE THEIR OFFERS MORE APPEALING.

AFFORDABILITY: A MEASURE OF WHETHER SOMEONE EARNS ENOUGH TO QUALIFY FOR A LOAN ON A TYPICAL HOME BASED ON THE MOST RECENT PRICE, INCOME AND MORTGAGE RATE.

EQUITY: THE VALUE IN YOUR HOME ABOVE THE TOTAL AMOUNT OF LIENS AGAINST YOUR HOME. WITH CURRENT HOME PRICE APPRECIATION, MANY HOMEOWNERS ARE REALIZING THEY HAVE MORE EQUITY THAN THEY THOUGHT AND THEY'RE USING IT TO MOVE.

GET YOUR CREDIT REPORT

WWW.ANNUALCREDITREPORT.COM



OBTAIN YOUR FICO CREDIT SCORE


MONITOR YOUR CREDIT

ATTACK YOUR DEBT

SAVE MONEY

SWITCH TO AUTOMATIC BILL PAY



CREDIT REPORT VS. CREDIT SCORE	
 <p>A credit report includes your previous and current credit history and activity. Lenders might look at your credit reports to get a detailed understanding of your credit history.</p>	 <p>A credit score uses your credit report to develop a score representative of your creditworthiness. A higher score indicates to lenders that you are credit-responsible.</p>

4-6 MONTH OUT



RESEARCH HOME OWNERSHIP COSTS

HONE YOUR SAVINGS STRATEGIES

REDUCE YOUR CREDIT UTILIZATION

DON'T OPEN OR CLOSE ANY ACCOUNTS

LOOK INTO POTENTIAL MORTGAGE RATES

UNDERSTAND THE EFFECT ON MORTGAGE SHOPPING
HAS ON YOUR CREDIT SCORE

GET APPROVED FOR A MORTGAGE IN ADVANCE

RESEARCH NEIGHBORHOODS



THINGS TO AVOID AFTER APPLYING FOR A MORTGAGE

DON'T CHANGE BANK ACCOUNTS



DON'T APPLY FOR NEW CREDIT CARDS OR CLOSE ANY CREDIT ACCOUNTS

DON'T MAKE ANY LARGE PURCHASES



DON'T CO-SIGN LOANS FOR ANYONE

DON'T DEPOSIT CASH INTO YOUR BANK ACCOUNTS BEFORE SPEAKING WITH YOUR BANK OR LENDER



UPFRONT COSTS OF BUYING

IT IS VERY IMPORTANT TO BE PREPARED FOR THE COSTS YOU WILL PAY UPFRONT WHEN GOING UNDER CONTRACT FOR A HOME. THESE WILL REQUIRE THE CASH ON HAND.

OPTION MONEY

TO THE SELLER TO HOLD YOUR HOME SO YOU CAN COMPLETE INSPECTIONS, ETC.
USUALLY BETWEEN \$100 AND \$250.

EARNEST MONEY

UP-FRONT DEPOSIT LATER APPLIED TO YOUR CLOSING COSTS, SENT TO THE TITLE COMPANY.
USUALLY 1% OF THE CONTRACT

INSPECTION

HOME INSPECTIONS DURING OPTION PERIOD -TAKE A FEW HOURS. CAN COST UP TO \$500.

DOWN PAYMENT

THE AMOUNT OF MONEY A BUYER PAYS AT CLOSING TO FUND A HOME PURCHASE, RANGING 3% (FHA) TO 20% (CONVENTIONAL). USUALLY PAID VIA CASHIER'S CHECK OR WIRE TRANSFER AND PAID AT CLOSING.

CLOSING COSTS

INCLUDE ESCROW FEES, ATTORNEY FEES, POSSIBLE SURVEY FEES, AND DOCUMENT PREPARATION FEES.

APPRAISAL

THE MORTGAGE COMPANY WILL REQUIRE ONE BEFORE LENDING ON THE HOME.
TYPICALLY APPRAISALS ARE \$400 -\$700.

LET'S GROW HEROES



THANK YOU FOR SERVING OUR COMMUNITIES!

LET'S GROW HEROES IS AN EXCLUSIVE REAL ESTATE SAVINGS PROGRAM DESIGNED TO GIVE BACK TO OUR LOCAL HEROES WHO MAKE OUR COMMUNITIES A BETTER PLACE TO LIVE. THIS PROGRAM OFFERS REAL SAVINGS FROM OUR REAL ESTATE PROFESSIONALS AND OTHER LOCAL BUSINESS PARTNERS.

YOUR HEROES CAN SAVE THOUSANDS WHEN BUYING OR SELLING A HOME THROUGH OUR LET'S GROW HEROES PROGRAM AND USING OUR LOCAL REAL ESTATE EXPERTS.

WHEN A LOCAL HERO BUYS OR SELLS A HOME WITH A LET'S GROW REALTY GROUP AGENT, THEY SAVE 20% ON REALTOR COMMISSIONS AND OTHER DISCOUNTS FROM LOCAL BUSINESS PARTNERS.

PLEASE INFORM YOUR AGENT IF YOU ARE A LET'S GROW HERO!



Government



EMS



Medical



Educator



Fire



Military



Police

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THE BOTTOM LINE

REAL ESTATE IS COMPLICATED. THAT'S WHERE WE COME IN.

AT THE CLOSING TABLE, MY GOAL IS FOR YOU TO FEEL THAT THE EXPERIENCE OF BUYING YOUR HOME EXCEEDED ALL YOUR EXPECTATIONS, SO THROUGHOUT ALL OF OUR INTERACTIONS - FROM SHOPPING TO CLOSING - WE WILL WORK HARD TO ACHIEVE THAT GOAL.

WHEN YOU CHOOSE TO PARTNER WITH MYSELF AND MY TEAM, YOU ARE NOT JUST GETTING A TRUSTED, RESPECTED AGENT TEAM - YOU ARE GETTING LOCAL EXPERTS WHO ARE PASSIONATE ABOUT SERVING OUR COMMUNITY AND THOSE WHO CALL IT HOME.

LET'S GET STARTED!



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