



GET REAL VALLEY
BUYER'S GUIDE

JULIAN PARK
 TOP 3% REALTOR



HOME BUYING MADE SIMPLE

Welcome! You are about to embark on the exciting journey of finding your new home. Whether it is your first home or tenth home, a retirement home or investment property, we will make your home-buying journey a great experience. We can help you find the ideal home with the least amount of hassle, and we are devoted to using the expertise and full resources of our team to achieve these results!

Our goal when we founded Get Real Valley was to develop a client-focused approach to real estate comprised of a hand-picked team of Specialists dedicated to providing world-class service.

Purchasing a home is a very important decision and a big undertaking in your life. In fact, most people only choose a few homes in their entire lifetime.

We are going to make sure that you are well-equipped and armed with up-to-date information for your big decision. We are prepared to guide you through every phase of the home-buying process.

This guide gives you helpful information for before, during, and after your transaction. We hope you will find its reference to be an invaluable guide during your home-buying experience.

Our real estate business has been built around one guiding principle: It's all about you.

Our focus is on your complete satisfaction. Our unique team approach works to get the job done so well that you will want to tell your friends and associates about your experience with us. That's why so much of our business comes from repeat clients and their referrals: good service speaks for itself.

We look forward to the opportunity to earn your referrals!



JULIAN PARK
TOP 3% REALTOR



UNBEATABLE VALUE



Knowledgeable, professional, and proven team of REALTORS who represent you



Thorough consultation to determine your unique wants and needs in a home



Organizing and scheduling homes to view based upon your specific criteria



Personally touring homes and neighborhoods with you



Keeping you informed about, and delivering, opportunities to view homes not yet on the market



Advice on making offers based on an expert market evaluation and analysis of other homes sold



Committed allies who will complete your purchase contract, present your offer and negotiate on your behalf



Preparation of all disclosures and documents, and guidance through the escrow process



Assistance with any post-closing questions

BENEFIT OF HIRING A BUYER'S AGENT

SERVICES / DUTIES PROVIDED	BUYER AGENT
Protect Buyer's Interests at ALL Times	✓
Advise and/or Disclose to Buyer ALL MATTERS (even if it means pointing out reasons NOT to Buy!)	✓
Prepare Property Value Study or CMA for Buyer (even if low)	✓
Keep BUYER'S Financial capabilities, thoughts & willingness to pay more for a property strictly confidential	✓
Represent BUYER'S on MLS Listed properties PLUS Foreclosures, FSBOs and even OFF MARKET Properties	✓
Negotiate Home Inspection, Repairs, Occupancy Dates & Buyer Credits & Costs in BUYER'S Favor	✓
Owe Fiduciary Obligations and Responsibilities to Buyer	✓

NOTE: Buyer's agent commission is paid at closing once we find you the right home. **Our win is your win!**

CLAUDE & LISA MILLHOUSE



"I have two words that describe our experience with Julian: Persistent and respectful. He was persistent in communication by sending out listings almost daily; in scheduling private house showings; and in sending out invitations to open houses. From the time he became our realtor to the day we got keys to our house, Julian never slowed down. He was respectful in honoring our specific list of features we desired in a home; in how he followed up and checked on our status without compromising our privacy; and in his overall dealings as a professional. You will not regret bringing him into your house-hunting process."

YOUR HOME BUYING ROAD MAP

Strategy

- Find a REALTOR® you can trust
- Strategic home buyer consultation
- Set up tailored search

Financing

- Mortgage application
- Obtain pre-approval letter

Showings

- View your favorites
- Find your home

Offer & Negotiations

- Market analysis
- Write your offer
- Negotiations & counter offers

Protection







- Offer accepted
- Earnest money/due diligence
- Inspections

Closing

- Appraisal
- Final underwriting
- Title work
- Insurance
- Utilities in your name
- Final walk through
- Close on your home
- Deed recorded
- Get your keys

Your new home!

MORTGAGE PREAPPROVAL

CONVENTIONAL	FHA	VA LOAN
 95% LOAN-TO-VALUE	 95.5% LOAN-TO-VALUE	 ZERO DOWN PAYMENT
 MORE FINANCING OPTIONS	 LOW PAYMENTS	 LOW PAYMENTS
 GOOD CREDIT	 LOW CREDIT SCORE OPTION	 LIMITED TO ELIGIBLE VETERANS
 ALL OCCUPANCY TYPES	 EASIER TO QUALIFY	 NO MORTGAGE INSURANCE
PURCHASE REFINANCE RENOVATE	PURCHASE REFINANCE RENOVATE	PURCHASE REFINANCE RENOVATE
10, 15, 20 & 30 YEAR FIXED TERMS 5, 7 & 10 YEAR ARMS 1-4 UNITS	15 & 30 YEAR FIXED RATE 5 YEAR ADJUSTABLE RATES 1-4 UNITS	15 & 30 YEAR FIXED RATE 5 YEAR ADJUSTABLE RATES 1-4 UNITS

WHAT TO BRING

- 2 years tax returns
- 2 years W-2 (if applicable)
- 2 recent pay stubs (if applicable)
- 2 months bank statements
- Social security card
- Driver's license
- 1 recent mortgage statement (if)
- 1 statement home insurance (if)

CLOSING COSTS

On top of your down payment, there are closing costs. Everyone has to pay them - they are standard escrow, title, and lender fees. If you are putting less than 10% down, you will likely have to pay the several months of property taxes & home insurance in advance. They range from 1.0-2.5% of the purchase price.

You can get the seller to pay some of your closing costs. Here's how:

$$\begin{array}{rcccl} \$500,000 & - & \$5,000 & = & \$495,000 \\ \text{Purchase Price} & & \text{Seller Concessions} & & \text{Net Offer For Seller} \end{array}$$

SEARCHING

1. **YOU** tell us exactly what you are looking for and we enter **YOUR** criteria into our property search program.
2. We instantly generate email reports for you on ALL properties which match your needs (including Foreclosures, FSBOs, Pocket Listings, Pre-staged Homes and Off Market Properties!).
3. We receive **PRIORITY** notification when new properties meeting your criteria are listed By Any and Every Company!
4. **YOU** tell us what **YOU** are interested in and we look at and investigate the properties that **YOU** choose.
5. If you find a For Sale By Owner (FSBO) or off-market property, let us know first and we will assist you in scheduling showings and ensure you remain represented throughout.

SHOWINGS

We Put **YOU** In Control

1. **YOU** get access to the properties you want **BUT** without any sales pressure!
2. **YOU** get to pick the homes you want to see.
3. **YOU** get to choose when you see them and drive by at your leisure!
4. **YOU** get all the info that the Realtors® can see including how much the present owners paid for the property and ALL the data from MLS system (not just the limited info the public can see).
5. **YOU** tell us which properties you are interested in and we will do additional research and arrange a showing of **ONLY** the properties **YOU** want to see.

MILLER & SHIRLEY



"12 months. Probably a thousand texts a month, and a hundred calls a month. We had one of the most complicated transactions possible, through financing, through the home, and through falling in and out of escrow several times.

Julian is a master of his craft, but more importantly, never, ever gives up."

MAKING AN OFFER

We have an average offer-acceptance ratio of 66%. The average agent is around 25%. What that means for you: you can offer less money, search for less homes, and get your dream home quicker.

Offer Terms

- Sales price
- Comparative market analysis (comps)
- Earnest money
- Due Diligence Fee
- Due Diligence/Inspection Period
- Financing terms
- Closing date
- Personal property
- Other applicable addendum like HOA/POA disclosures
- Seller contribution to YOUR closing costs (if requested)

WAYS TO MAKE YOUR OFFER STAND OUT

Position of Strength

- Pre-approval in hand
- Type of financing
- Aggressive Due Diligence period
- Comparable sales to support offer
- Walk away leverage

Multiple Offer Strategy

- "Dear Seller" letter/video
- As-Is condition
- Increased earnest money
- Closing date
- Seller possession after closing

A Note about Multiple Offers

It is important to remember that the more competition there is for the home, the higher the offer will have to be, sometimes even exceeding the asking price. Remember, be realistic, but it all comes down to market value and solid comparable sales. Make offers you want the other party to sign!

WORKING TOWARDS AN OFFER

You Make An Offer

We will present your offer to the listing agent. The seller will then do one of the following:



**Seller Accepts
the Offer**



**Seller Counters
the Offer**



**Seller Rejects
the Offer**

By far, the most common is the counteroffer in response to strong offers. In these cases, our experience and negotiating skills become powerful in representing your best interests.



When a counteroffer is received, we will work together to review each specific area, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.

NOTE: A copy of your earnest money check may be required at the time of the offer. This is typically 3% of the offer price (a large deposit is typically considered to be part of a strong offer). This check is made to the escrow company and will be submitted and deposited when the offer is accepted. This amount will be applied to your down payment.

WORKING TOWARDS AN OFFER

Once an offer is accepted and deposits collected we will begin our "Due Diligence". This includes:

- Inspections
- Appraisal
- Repair negotiations

Home Inspections

We highly recommend that you have a professional home inspector conduct a thorough inspection. Inspectors are exceedingly thorough and detailed so as to minimize surprises for you. However, the inspection is not meant to be used to low ball the seller post-price negotiations, as all existing homes have minor imperfections.

The inspection is intended to report on major damage or serious problems that require repair. Your home doesn't "pass or fail" an inspection. The inspector's job is to make you aware of repairs that are recommended or necessary.

The inspection will include the following:

- Appliances
- Plumbing and Electrical
- Exterior
- Heating and Air Conditioning
- Roof and Attic (if accessible)
- Foundation
- General Structure

Additional inspections may include:

- Wood destroying pest/termite
- Septic
- Well water testing
- Survey
- Radon

COMMON PRICES for the home inspector

1500 sq ft and less.....	\$350
1500-2000	\$450
2000-2500	\$500
2500-3000	\$550
3000+	(Call for pricing)
Radon Testing	\$150
Pest Inspections	\$75

Repair Requests

The seller may be willing to negotiate completion of repairs, or you may decide that the home will take too much work and money and rescind the offer during the inspection period.

GETTING YOUR KEYS

PREPARING TO CLOSE

- Finalize homeowner's insurance
- Verify lender has all required docs
- Final walk-through
- Review closing statement
- Potential deal killers
- Transfer of utilities
- Wire down payment
- Close - usually around 12pm!

CONGRATS!

We hope to remain your lifetime resource...

On-Going Real Estate Support

- Post closing questions
- Updated market information
- Helping your friends and family

Trusted Contractors

- Handymen
- Cleaning companies
- Carpet cleaning
- Exterior maintenance
- Painting & remodeling
- Siding/Windows/Decks
- If you need a recommendation for anything we are here to help!

Raving Fan Club

- Parties for our "Clients for Life"
- Holiday give-aways (ex. Thanksgiving Pie)
- Helpful videos
- Market snapshot
- Quarterly giveaways