



# Let's find *home*

Your complete step-by-step  
guide to purchasing a home.



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# HELLO

Thanks for trusting me to guide you through the home-buying process. It can sometimes be confusing, complicated, or stressful to not know where to start, but I am here to make the experience as smooth as possible. I understand that purchasing a property is an important decision, for you and your family.

This is what I love most about real estate - educating and empowering you through the home-buying process. My goal is to ensure that you are comfortable every step of the way.

Have more questions? I'm always available to help! Give me a call or shoot me a text.


## ALICE HENDERSON

REALTOR® | Coldwell Banker West

CA DRE # 02141227

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## LET'S CONNECT

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## - ABOUT ALICE HENDERSON -

Meet Alice - your trusted real estate agent for San Diego County. Alice Henderson blends the qualities of local expertise and market knowledge perfectly.

Her love for real estate was inspired by watching her mother, a successful Realtor®, impact people's lives through service. Because she has been immersed in the world of real estate since she can remember, Alice brings a unique perspective to the industry.

Alice's vast clientele ranges from first-time home buyers to seasoned real estate investors. She understands that buying or selling a home is a significant milestone in her clients' lives. That's why she is dedicated to providing exceptional service and guiding clients every step of the way.

With a strong emphasis on open communication and attention to detail, Alice ensures that her clients are well-informed throughout the process and is committed to navigating the complexities of real estate transactions with ease, making the experience as smooth and stress-free as possible.

Prior to real estate, Alice received a Bachelor of Arts in Hospitality Management with a minor in Marketing from San Diego State University. She also had a career in marketing and social media. She is now leveraging this experience to effectively market listings and negotiate offers.

Outside of real estate, Alice enjoys indulging in her love for concerts/live music, spending relaxing days at the beach, and exploring San Diego's beautiful outdoors with her dog.

# HOME BUYER'S ROADMAP

01

## Find an Agent

Licensed Realtors® are local market experts. We will guide you through the entire process from start to finish and be able to provide access to view homes.

02

## Pre-Approval

Meet with a lender to find the right mortgage based on your situation. If you do not have a lender, I can connect you to one.

03

## Home Search

We will discuss your needs and wants. I will help you with your search based on your criteria. I will also schedule showings for you to view properties that interest you.

04

## Offer & Negotiations

When you find your dream home, I will research comparables and help you submit a strong offer. We'll work with the Seller's agent to negotiate the terms of the contract as needed.

05

## Escrow

Time to deposit the escrow money and complete the loan process within the contract timeline.





# HOME BUYER'S ROADMAP

06

## Inspections

Inspections ordered and paid for. Complete inspections with a professional and determine if any repairs need to be negotiated before closing.

07

## Appraisal

A professional will determine if the home is worth the price you agreed on if you are using a mortgage. Lenders cannot lend out more than a property is worth. This is also the time to obtain homeowner's insurance.

08

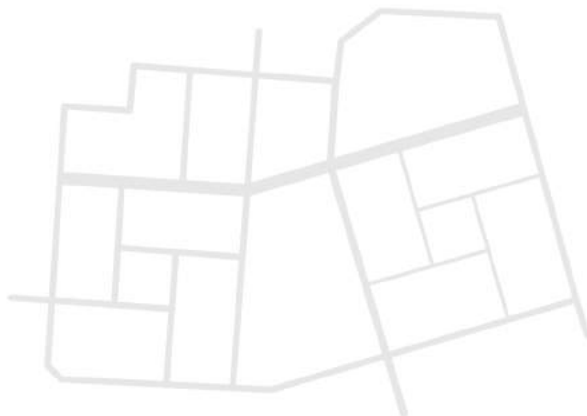
## Pre-Closing

Confirm repairs are completed, do a final walk-through, ensure repairs were made, and transfer funds.

09

## Closing

Sign and review all final documents then receive your keys!





ALICE HENDERSON

# PREPARING TO BUY

[WWW.THEALICEHENDERSON.COM](http://WWW.THEALICEHENDERSON.COM)

# FINDING THE RIGHT *agent*

Buying a home is one of the most significant purchases in a lifetime. It is essential to have an experienced agent in your corner, always looking out for your best interest. A buyer agent's fiduciary responsibility is to represent the buyer and to ensure that they are protected.

After all, a seller has an agent in their corner. A listing agent has an allegiance to the seller. Their goal is to get the seller top dollar for their home. There is incredible value in having someone working for YOUR best interests when buying a home.



## GETTING YOU IN THE DOOR

We will narrow down the homes that fit your unique wants/needs and get you in the door! I have a key to every listing in San Diego County and am available to show homes 7 days a week, so we can always find a time that fits your schedule. After each showing, we will review what you liked (or didn't) so we can continue to personalize your home search moving forward.

## STAYING ON TOP OF THE PAPERWORK

Buying a home involves a lot of paperwork. I have the training and knowledge to navigate real estate contracts. I will ensure that nothing is overlooked and that you fully understand what a document means before ever signing.

## ON YOUR SIDE

You want a buyer's agent you can trust. When things like repairs or price tweaks come up, I've got you. I'll handle negotiating with the seller's agent for your best interests and will help you create the perfect offer.

## NEIGHBORHOOD EXPERT

The housing market is constantly changing from one week to the next, so it's essential to have a Realtor with local real estate market knowledge - especially when it's time to make an offer. At the start of every day, I review all new listings and sales in the neighborhood to better understand pricing strategy in today's market.

## PROBLEM SOLVER

I will work to protect all of your interests and take on any issues that may arise throughout the entire process. My goal is to make sure buying a home is a fun & stress-free process for you.



ALICE HENDERSON

# FINANCIALS



Mortgage lenders recommend you do not buy a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their monthly payments never increase.

# The Mortgage Process

The very first step of the home-buying process is to get a pre-approval letter from a lender stating how much you are qualified for. It's important to ask your potential lenders some questions to make sure they are a good fit for you.

Don't understand something your lender says? Stop and ask for clarification. This is your home-buying journey and you deserve to understand the process every step of the way.

A pre-approval is typically only valid for 30-90 days, so while you can start talking to lenders, you'll want to wait to get a pre-approval letter till you're ready to buy.

## Questions to Ask Potential Lenders

### 1. **What type of loan do you recommend for me?**

**Why?** There's no one type of mortgage loan that's superior to another—but whichever you choose, you need to know why it's best and how it works.

### 2. **Will my down payment vary based on the loan I choose?**

If you're tight on cash or don't want to be cash-poor, let your lender know. Loans vary in their down payment requirements.

### 3. **What is the interest rate and the annual percentage rate (APR)?**

Everyone talks about the interest rate, but the APR is just as important. It combines the interest rate with the fees a lender charges to originate your loan.

### 4. **Can I lock in an interest rate? If so, for how long?**

If you think rates will be moving up, ask if you can lock it in for a set period of time.

### 5. **What will my closing costs be? Are they a part of my loan, or will I pay them in cash at closing?**

Remember, closing costs usually run 1-5% of your loan value so you need to know how they'll be covered.





## Credit Score Check

Your loan officer will perform a credit check prior to approving a mortgage and determining your interest rate. The most ideal range is a score of 620 and above.

The better your score, the lower the interest rate you will be charged on your mortgage.



## Important Notes:

A mortgage requires a good credit score. You can improve your score by:

- Paying off credit card balances
- Paying bills on time, every time
- Avoid applying for a new credit card or car loan



# FINANCIALS

## SAVE CASH FOR A DOWN PAYMENT & OTHER EXPENSES

In order to make your dream of buying a home a reality, you will need to save cash for your down payment, earnest money, closing costs & home inspector.

- A Down Payment is typically between 3.5% & 20% of the purchase price
- Earnest Money is money you put down to show you're serious about purchasing a home. It's also known as a good faith deposit.
- Closing Costs for the buyer run between 1% & 5% of the loan amount
- A Home Inspection *typically* costs 300 to 600 (may vary)

[www.thealicehenderson.com](http://www.thealicehenderson.com)



## GET PRE- APPROVED

Being pre-approved, unlike being pre-qualified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income, statements, assets, debt & credit reports, etc.) to be reviewed & verified by the lender.

# GET *qualified*



## INCOME QUALIFICATIONS

### **QUALIFYING INCOME**

- W-2 Income/Salary
- Income from part-time jobs
- Income from a second Job
- Overtime & Bonuses
- Seasonal jobs
- Self-employed Income
- Alimony & child support (Documentation required)

### **NON-QUALIFYING INCOME**

- Income from the lottery
- Gambling
- Unemployment pay
- Single bonuses
- Non-occupying co-signer income
- Unverifiable income
- Income from rental properties

## NEEDED *documents*

- W2'S FROM THE PAST 2 YEARS
- 3 MONTHS WORTH OF PAY-STUBS
- BANK STATEMENTS (PAST 3 MONTHS)
- PREVIOUS 2 YEARS OF TAX RETURNS
- LIST OF YOUR DEBTS & ASSETS
- DIVORCE DECREE
- ADDITIONAL INCOME DOCUMENTS

\*NOTE:

These requirements are general and may vary. Please speak to a lender to find out what's available for you.

# TYPES OF *mortgage loans*

## TYPES OF LOANS

	WHO QUALIFIES	DOWN PAYMENT	UPFRONT MORTGAGE INSURANCE	MONTHLY MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
<b>FHA</b> Federal Housing Administration	Anyone who meets the minimum credit and income levels. (home must be primary residence)	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
<b>203K</b> Federal Housing Administration	Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirements	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
<b>CONVENTIONAL</b>	Depending on the program, available, first time home buyers (a buyer who hasn't owned in the last three years) can put 3% down	Varies from 3%-20% of purchase price	NONE	REQUIRED	620
<b>USDA</b> Department of Agriculture	Someone who is buying a home in a USDA -designated rural area.	NONE	2% of the loan amount. Can be rolled into loan amount.	REQUIRED	640
<b>VA</b> Department of Veteran Affairs	Veterans Personnel with honorable discharge Reservists & National Guard Surviving Spouses	NONE	NONE	NONE	580



ALICE HENDERSON

# HOME SEARCH



Time to look for your future home.

# Searching Strategically

Before we hop into the home search, I like to advise my clients to create a "Needs" list and a "Wants" list. This will help us to really focus on the things that are most important in your future home.

Needs are the non-negotiable features; the features you simply must have in your next home. Wants are the ones you'd like to have, but you can add or change down the road.

Don't feel like your first draft has to be your final draft—and above all else, remember you can't change the lot, the location, or the price you paid so spend a good amount of time thinking through those three before moving on.

## Needs might be things like:

- Enough square footage for you and your family
- Sufficient bedrooms and bathrooms
- First floor master bedroom
- Close proximity to work and school
- Attached two-car garage
- Grassy yard for children's or pet's play area

## Wants will look more like:

- Specific paint or exterior color
- Pool, jacuzzi, or other exterior water feature
- Fenced-in backyard
- Specific carpet, hardwood floors, or tile
- Kitchen amenities like countertops and appliances
- Walk-in shower or double bathroom vanity in primary bedroom

## Wants vs. Needs

Write down your needs and your wants in your future home.

NEEDS

WANTS

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# Searching Strategically *Online*

Now that you've got your wants vs. needs list in hand, the fun really begins! It's time to talk about narrowing down those listings and deciding which ones to see in person. First up, let's talk about best practices for searching online. No doubt you know the sites (Realtor.com, HomeSnap, Zillow), but how can you get the results you want? Try some of these tips:



- **Use the search filters, but not too much.** You don't want to restrict your search so tightly that you only have a handful of homes to view. Keeping your wants vs. needs list in mind, expand your geographic search, and add 25-50K to your max price since homes may sell under asking.
- **If you find something that catches your eye, check out the Google Street View.** Online pictures can be deceiving so a virtual 'walk down the street' will give you a better sense of the house and surrounding area.
- **Don't shy away from a home because it is "pending" or "under contract."** Pending contracts do fall through, so keep it on your list especially if it checks all your boxes.

After you've found a few homes you like, jot down the MLS number and address. Shoot the list to me and I will call the listing agents to gather pertinent info and gauge the seller's motivation. At this point, it's time to look at the calendar and find a chunk of time to tour the homes on your shortlist. Carve out more time than you think you'll need since you don't want to be rushed if you find a home that may be "the one."



# Making the most of your showings.

You're SO READY to get inside those homes on your shortlist and see for yourself if one of them is soon to be your new address. I know you're excited, but you gotta go into those showings calm, cool, and with your thinking cap on. Here's a quick list of how to do just that:



- **Before a showing, read over your wants vs. needs list and revisit your budget.** Having this fresh on your mind will help you stay objective and focused. Take pictures and videos to jog your memory later and to help you process again later with friends and family.
- **Remember, you can't change the lot or the location so make sure you love both.** You also don't want to be the priciest home on the block. I will help you assess whether or not that's the case.
- **Don't let yourself get distracted by decor or staging.** These things will be gone by the time you move in, so try to stay focused on the things that cannot be changed as easily.
- **Take your time.** If a home makes a good first impression, let me know you're interested and that you'd like to spend a bit more time looking around. This is one of the largest purchases you'll ever make so it's worth it to learn as much as you can while you're there.

# MAKING AN OFFER

So you think you've found "the one" and you're ready to put in an offer—one that will be simply irresistible to sellers. Let's talk about making an offer that stands out.

## HOW MUCH TO OFFER:

We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in its present condition. Putting all this information together, we will determine the price that you would like to offer.

## SUBMITTING AN OFFER:

There are some components to an offer that makes it more appealing to the sellers.

- **PUT YOUR BEST FOOT FORWARD**  
We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.
- **EARNEST DEPOSIT**  
A large earnest money deposit shows the seller you are serious.
- **CASH TALKS**  
If you can pay "all cash," say so. When you don't need financing, your offer is less risky for anxious sellers.
- **SHORTER INSPECTION PERIODS**  
Try shortening the inspection period.
- **OFFER TO CLOSE QUICKLY**  
Propose to close quickly and only include contingencies if you must.



## AFTER YOU SUBMIT AN OFFER

### THE SELLER COULD:

- **ACCEPT THE OFFER**
- **DECLINE THE OFFER**

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

### • COUNTER-OFFER

A counter-offer is when the seller offers you different terms. If this happens, you can:

- **ACCEPT**
- **DECLINE**
- **COUNTER**

You can negotiate back & forth as many times as needed until an agreement is reached or someone walks away.

### OFFER IS ACCEPTED - CONGRATS!

You will sign the purchase agreement and you are now officially under contract! This period of time is called the contingency period. Now inspections, appraisals, or anything else built into your purchase agreement will take place.





ALICE HENDERSON



# FINAL STEPS

Congrats, you're almost there!  
There are just a few final steps before you get your keys and can move in.



# We're under contract... now what?

You made an offer, and it has been accepted—go ahead, cue the confetti! And while it'll be a few more days until you can move in, you're well on your way to closing the deal on your new home sweet home.

Today, I'm going to give you a quick rundown on what happens after you make an offer and your new home is "under contract."

- First, I will carefully review important dates and information you will need to know to ensure a successful closing. Check out the checklist on the following page to get all of your need-to-know information & important dates.
- You'll need to meet with a mortgage lender to firm up financing details and lock in your interest rate.
- Once the home inspection report comes in (and you should definitely request a home inspection), we may need to negotiate any repairs with your seller.
- Toward the closing date, you'll get a call from your closing attorney's office to schedule your closing.



# Under Contract Checklist

Use this checklist to keep track of important due dates and ensure a smooth closing.

**Escrow deposit.** You must send escrow deposit of \_\_\_\_\_ via check or wire to \_\_\_\_\_.

*IMPORTANT: Be very careful when wiring any funds. Never trust wiring instructions sent via email. Always call to verify prior to wiring to avoid fraud.*

**Begin loan application.** Your loan application needs to be started within 5 days from the executed contract date. During your loan processing, it is VERY IMPORTANT not to make any major job changes, major purchases, or open new credit cards or lines of credit, as any of these activities could alter your qualifications.

**Schedule inspections.** The last date to renegotiate or cancel contract due to anything that comes up in inspections is \_\_\_\_\_ so I recommend scheduling any inspections immediately.

**Obtain home insurance.** Start contacting Insurance companies for quotes immediately, we will need to make sure the home is insurable before the end of the inspection period (\_\_\_\_\_).

EXECUTED CONTRACT

ESCROW DEPOSIT DUE

LOAN APPLICATION DUE

INSPECTION PERIOD ENDS

EST. CLOSING DATE

**PROPERTY ADDRESS:**

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**TITLE COMPANY:**

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**PURCHASE PRICE:**

**ESCROW DEPOSIT:**

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# HOME INSPECTION



## **What is a home inspection?**

The inspection will uncover any issues in the home that would have otherwise been unknown. You will receive a written report of the inspection. I recommend that you are present for the inspection, so that you may ask the inspector any questions.

## **What does "inspection period" mean?**

During the inspection period, the buyer has the right to hire a professional to inspect the condition of the home. If the results on the inspection report comes back with any issues that need to be addressed, the buyer may ask the seller to cover the costs of these repairs, reduce the sales price, or fix the repairs before closing. If an agreement can not be made, the buyer has the right to back out of the contract and get the escrow deposit back with no consequences.

## **The home seems fine, do I really need a home inspection?**

You may think the home is in perfect shape, but some of the costliest problems are difficult to spot: leaks, termite damage, foundation issues, poor ventilation, faulty wiring, and drippy appliances. A home inspection gives you the chance (before you sign on the dotted line) to have a professional inspector see if there are any problems that need to be addressed, replaced, or fixed. If you are getting a loan, the lender will require you to obtain home insurance. The home insurance company will typically require that you have certain inspections done. In order to obtain insurance, the inspection reports will need to fit the criteria of the insurance company. This is another reason that you may need to have an inspection done.

## *negotiate* FINAL OFFER

Issues can arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixes.

### **1. Ask for credit for the work that needs to be done.**

Likely, the last thing the seller wants to do is repair work.

### **2. Think "big picture" and don't sweat the small stuff.**

A tile that needs some caulking or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.

### **3. Keep your poker face.**

The listing agent may be present during inspections and revealing your comfort level with the home could come back to haunt you in further discussions or negotiations.



# APPRAISAL & APPROVAL



## PROPERTY APPRAISAL

An appraisal is an estimate of the value of the property by a licensed professional appraiser. Once any problems during the inspection are solved, the appraisal will be ordered by the lender and paid for by you. The goal of the appraisal is to verify the value of the property for the lender and to protect you from overpaying. The contract is contingent upon whether the appraisal comes in at or above the purchase price. If the appraisal comes back short, we will be back to the negotiating table.

If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.

## PROPERTY TITLE SEARCH

The title company will conduct a title search to ensure the property is legitimate and find if there are any outstanding mortgage liens, judgments, restrictions, easements, leases, unpaid taxes, or any other restrictions that would impact your ownership associated with

the property. Once the title is found to be valid, the title company will issue a title insurance policy which protects lenders or owners against claims or legal fees that may arise over ownership of the property. This will also be a part of your closing costs.

## HOME OWNERS INSURANCE

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding.

## LOAN APPROVAL

The lender will review any and all financial-related forms and information prior to granting the loan.

It is VERY important not to make any major job changes, major purchases, or open new credit cards or lines of credit, as any of these activities could alter your qualifications for a loan.

ALICE HENDERSON

# CLOSING & MOVING





# C L O S I N G

## ✔ CLOSING DAY

Closing is when you sign ownership and insurance paperwork and you receive the keys! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

## ✔ CLOSING DISCLOSURE

Lenders are required to provide you with a closing disclosure before closing. This will show you what your final loan terms & closing costs will be. You will have a few days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender & title company immediately.

## ✔ FINAL WALKTHROUGH

The final walk-through is exactly what it sounds like - it allows the buyers to do one last walk-through before closing to confirm that the seller made the repairs that were agreed upon and to make sure no issues came up while under contract. We will typically schedule to do this right before closing.

## ✔ CLOSING TABLE

Who will typically be there:

- Your agent
- The seller
- The seller's agent
- A title company representative
- Your loan officer
- Any real estate attorneys involved in the transaction

You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents

## ✔ CLOSING COSTS

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 1% to 5% of the home's sales price. These closing costs can sometimes be shared with the seller.

## ✔ BRING TO CLOSING

- Government-issued photo ID
- Copy of the sales contract
- Homeowner's insurance certificate
- Proof of funds to cover the remainder of the costs

## ✔ RECEIVE YOUR KEYS

Congratulations! It was a lot of hard work but you are now officially homeowners!! Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours. Congratulations on your new home! Time to throw a party and get to know your new neighbors!





# *scheduling* YOUR MOVE

## AFTER SIGNING

- Finalize Home Mortgage
- Schedule Home Inspection
- Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition
- Get copies of medical records and store them with your other important documents
- Create an inventory of anything valuable that you plan to move
- Get estimates from moving companies

## 4 WEEKS TO MOVE

- Give 30 days notice if you are currently renting
- Schedule movers/moving truck
- Buy/find packing materials
- START PACKING

## 3 WEEKS TO MOVE

- Arrange appraisal
- Complete title search (Title company will do this)

## 2 WEEKS TO MOVE

- Secure Home Warranty
- Get quotes for home insurance
- Schedule time for closing
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing

## 1 WEEK TO MOVE

- Obtain certified checks for closing
- Schedule and attend a final walkthrough
- Finish packing
- Clean
- Pack essentials for a few nights in new home
- Confirm delivery date with the moving company.

# RESOURCES



## LANDSCAPING & OUTDOOR

Quality Custom Landscape: 619.869.6553  
California Landscape: 619.408.0474  
Promised Path Landscaping: 619.678.0074

## PLUMBING

Steve Parsons Plumbing: 619.450.3350  
Fabulous Plumbing: 619.279.6403  
Christopher Peters: 858.735.2272

## HOME INSPECTOR

PROproperty Inspection: 619.493.9557  
Mayola Polanco: 619.250.9454  
Larry Gomez: 619.246.9566

## PROFESSIONAL MOVERS

Coleman Moving Systems: 619.223.2255  
Gorilla Movers: 619.600.5000  
One Stop Movers: 858.633.8600

## FLOORING

Geneva Flooring: 858.547.8069  
Jorge Contreras: 619.587.2061  
Egan Flooring: 619.210.4706

## ELECTRICIAN

Kennedy Electric: 619.464.6568  
Element Electric: 760.484.1300  
Emerald Pacific Electric: 858.412.9278

## CLEANING

Delia Villa: 619.622.7594  
Raquel Rosales: 619.933.7416  
Claudia Gasca: 619.616.4432

## GENERAL CONTRACTOR

Mike Adams: 619.823.7406  
Renzo Olivari: 619.454.3753  
Ernie Estrada: 619.807.0500

# REAL ESTATE TERMS

## PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. The banker will analyze your income, debt, and creditworthiness. You will need one in order to be ready to put an offer on a house.

## TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

## OFFER

An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.

## APPRAISAL

An appraisal is a value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more.

## CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller.

## HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help to determine if there is any work needed to be done to the property to bring it to normal working order.

## CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, insurance and lender expenses.

## CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.

## EARNEST MONEY DEPOSIT

Earnest money deposit is the balance of funds that are set aside into a trust or an escrow account to show the buyer is serious about the purchase.

## DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.



# HOME TOURING CHECKLIST

ADDRESS: \_\_\_\_\_

DATE VISITED: \_\_\_\_\_ LISTED PRICE: \_\_\_\_\_

BEDROOMS: \_\_\_\_\_ BATHROOMS: \_\_\_\_\_ SQUARE FOOT: \_\_\_\_\_

TOTAL LOT SIZE: \_\_\_\_\_ YEAR BUILT: \_\_\_\_\_

SCHOOL DISTRICT/ NEIGHBORHOOD: \_\_\_\_\_

NOTES \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**CURB APPEAL**

1 2 3 4 5  
DISLIKE NEUTRAL LOVE

**OUTSIDE**

1 2 3 4 5  
DISLIKE NEUTRAL LOVE

**LOCATION**

1 2 3 4 5  
DISLIKE NEUTRAL LOVE

**INSIDE**

1 2 3 4 5  
DISLIKE NEUTRAL LOVE

**PRICE/ COST**

1 2 3 4 5  
DISLIKE NEUTRAL LOVE

**NEIGHBORHOOD**

1 2 3 4 5  
DISLIKE NEUTRAL LOVE

# NOTES

Date :

Notes :



# ALICE HENDERSON

 **COLDWELL BANKER** | WEST

@thealicehendersonn  
@thealicehenderson

