

ENGEL & VÖLKERS®
GABRIELLE CLARK



BUYING A HOME

WITH ENGEL & VÖLKERS

[GABRIELLECLARK.EVREALESTATE.COM](https://gabrielleclark.evrealstate.com)



Gabrielle is a motivated advisor who strives to provide a seamless buying or selling experience for her clients. After graduating from the University of Cincinnati, she spent nearly a decade in retail loyalty marketing and executive consulting before making the jump into real estate through becoming a property investor. Because of her background, she understands that customer service is at the core of any transaction, and that strong relationships are the key to success. She also understands that digital marketing is a differentiator in this market, and is eager to help her clients apply these new trends and strategies to their personal buying or selling journey. Being a property owner and investor herself, she recognizes that buying, selling, and investing can be overwhelming, which is why Gabrielle strives to alleviate the stress and guide her clients throughout every step.



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PARTNER WITH AN ENGEL & VÖLKERS ADVISOR.

Engel & Völkers is known throughout the world for the unmistakable service experience our advisors provide their clients. Our advisors offer more than a typical real estate advisor, representing an elevated level of service, expertise, and performance.

Engel & Völkers attracts real estate professionals who are well respected within their communities, as well as those who have a deep understanding of client service. We know the people, the places and the nuances of each cul-de-sac, community and country we represent. As trusted advisors, we guide you through your home journey with in depth neighborhood expertise, distinguished care — and a bit of fun.



PREPARATION CONSIDERATIONS

FIXED COSTS

Seek professional advice from your tax consultants about your financing options (if you are financing) to tailor your investment commitment to your specific needs.

CREATIVE FREEDOM

Owning a property allows you to surround yourself with an aesthetic that reflects your personality and brings you joy. The possibilities can be endless when it comes to turning your home into your dream space.

STABILITY

A home should be a place of comfort and happiness. With homeownership comes a sense of security in an investment and a space where memories are made.

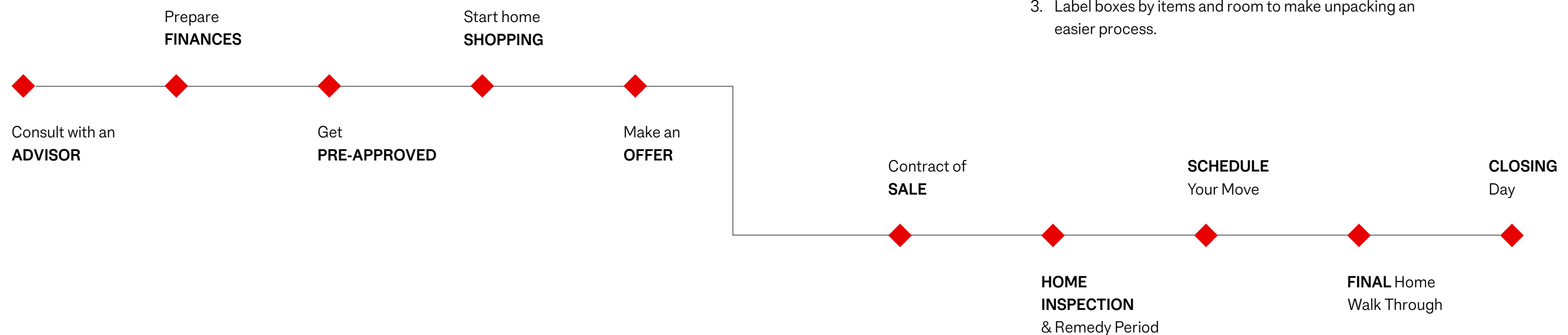
WHY WORK WITH US

An Engel & Völkers real estate advisor invests their time to monitor and understand the local real estate landscape as well as your unique needs and goals. Through our local market expertise, sophisticated and data driven marketing solutions and collaborative global network, the power of Engel & Völkers is at work on your behalf. Our goal is to deliver your desired results, to not only meet, but exceed your expectations, and to provide you with peace of mind as a trusted partner standing beside you through every step of the buying process.

10 STEPS TO BUYING A HOME

Packing Tips

1. Separate your valuables and important documents, and keep them with you during the move.
2. Prepare a 'Start-up Kit' of items and box those up to take with you as well. This way if your belongings arrive late, or you are delayed in unpacking, you will have what you need immediately on hand.
3. Label boxes by items and room to make unpacking an easier process.



CONSULT WITH AN ADVISOR

BUYING A HOME IS ONE OF THE MOST SIGNIFICANT PURCHASES IN A LIFETIME.

It is essential to have an experienced advisor in your corner, always looking out for your best interest. A listing advisor has an allegiance to their sellers - their goal is to get top dollar for the home. A buyer advisor's fiduciary responsibility is to represent the buyer and to ensure that your interests are protected. I provide information relating to value, market/neighborhood conditions, and obvious defects or red flags with the home. I negotiate repairs and pricing on your behalf and use my knowledge and experience to navigate you through all the real estate paperwork.



PREPARE FINANCES

CHECK YOUR CREDIT

A mortgage requires a good credit score. Now is the time to consult with your lender to ensure your credit is in good standing. Fix any errors or work on improving your score by:

- ◆ Paying down credit card balances
- ◆ Regularly pay your bills on time
- ◆ Do not apply for a new credit card or car loan until you have been approved
- ◆ Don't close unused credit cards until you have been approved

COMPILE YOUR DOCUMENTATION

When looking for mortgages, you will need to show documentation such as your pay stubs, bank statements, and prior year tax returns. Start compiling these documents.



GET PRE-APPROVED

HOW MUCH HOUSE CAN YOU AFFORD?

Mortgage lenders recommend you do not stretch yourself beyond buying 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 a mortgage lender. Being pre-approved, unlike being pre-qualified, means you have actually been approved by a lender for a specific loan amount. Your financial information has already been approved and verified by the lender.

Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure their monthly payments never increase. Find out if you qualify for a special loan and get quotes from multiple lenders.

DOWN PAYMENT & OTHER EXPENSES

The down payment is your contribution toward the purchase and represents your initial ownership stake in the home. The lender provides the rest of the money to buy the property.

- ◆ Down payments are typically between 3% and 20% of the purchase price.
- ◆ Other costs include: closing costs (usually 2% to 5% of the house purchase price), insurance, inspection, appraisal, homeowner's association dues and brokerage fees.

START HOME SHOPPING

START LOOKING AT HOMES IN YOUR PREFERRED NEIGHBORHOODS THAT ARE IN YOUR APPROVED PRICE RANGE.

While this may not always be your dream neighborhood, you don't want to fall in love with homes that are in areas out of your price range. Ask your advisor about the neighborhoods within your budget - are the areas in an upswing or downward trend? What are the zoning laws in the area? Is the street a popular rush-hour short-cut? Can you picture yourself living there?

While it is important to be realistic in your search and you should be willing to compromise on some items, it is important you have your list of must-have or non-negotiables and do not overlook important flaws in the home. For example, don't buy a two-bedroom house if you know you will be having children and need a third (or fourth) bedroom or don't take on a fixer upper that is already at the top of your budget.





MAKE AN OFFER

WHEN YOU FIND THE RIGHT HOME, BE PREPARED TO WORK WITH YOUR ADVISOR TO SUBMIT AN OFFER AS QUICKLY AS POSSIBLE.

The offer will include your pre-approval letter or proof of funds, offer price, terms, contingencies, earnest money commitment, closing date, and offer expiration. If the home has received multiple offers, you can rely on my expertise to help you navigate the decisions throughout that situation.

THE SELLER CAN EITHER:

- ◆ **ACCEPT OFFER**
- ◆ **DECLINE OFFER**
- ◆ **MAKE A COUNTER OFFER**

If the offer is accepted, you are officially under contract to buy the house! If you receive a counter offer, you can either accept the counter offer, go back with your own counter offer, or walk away. If the seller declines your offer, you could try to make a more appealing offer (if your budget allows), or move on to look for a different house.

CONTRACT OF SALE

IN CONTRACT IS THE PERIOD OF TIME BETWEEN YOUR OFFER BEING ACCEPTED AND CLOSING.

The in-contract period provides the assurance that funds are not transferred and the property ownership is not granted until all the instructions have been followed and the agreed upon terms have been met. Each transaction is different, but generally contract acceptance to close takes 20-35 days.

HERE ARE THE STEPS OF A TYPICAL TRANSACTION:

1. You put down an earnest money deposit of 1-3% of the purchase price, which is held by the title company or buyer's brokerage.
2. Your lender processes your loan & will ask for any additional information needed for approval.
3. You will review & sign disclosures for the real estate transaction.
4. You complete your due diligence on the property & remove contingencies by the deadline in your offer.
5. Inspections are completed.
6. The lender orders an appraisal for the property usually paid for by you, the buyer.
7. You sign all loan & title documents when they are ready.
8. You and I will conduct a final walk-through of the property to ensure it is in satisfactory condition.
9. Closing occurs a day or two following the final walk-through, and once your lender provides closing information (if you are financing the purchase).



HOME INSPECTION

DURING THE INSPECTION PERIOD, WE WILL SCHEDULE AN INSPECTION WITH A REPUTABLE HOME INSPECTOR TO DO A THOROUGH INVESTIGATION OF THE HOME.

Once this is complete, the inspector will provide us with a list of findings. You can take the home as-is or request the seller to address some or all of the findings. We will be cognizant of not being too nit-picky on small items while being very careful of potentially significant issues.

REMEDY PERIOD: ISSUES TYPICALLY ARISE AFTER THE HOME INSPECTION AND THOSE ISSUES TEND TO RESULT IN ANOTHER ROUND OF NEGOTIATIONS REFERRED TO AS THE REMEDY PERIOD.

I will walk you through this process and have tough conversations on your behalf with the seller's advisor. You may:

- ◆ Ask the seller to make repairs
- ◆ Ask for a credit for the work that needs to be done
- ◆ Don't sweat the "small stuff"
- ◆ Negotiate a new price
- ◆ Or a combination of any or all of the above



FINAL HOME WALK THROUGH

BEFORE ASSUMING POSSESSION, YOUR ADVISOR WILL WALK WITH YOU THROUGH THE HOME TO ENSURE IT IS IN SATISFACTORY CONDITION.

As we walk the property, we will keep the following in consideration:

- ◆ Condition of the property when we originally toured it
- ◆ Remedies and maintenance items negotiated during the remedy period
- ◆ Property conveying or not conveying with sale





SCHEDULE YOUR MOVE



4 WEEKS BEFORE YOUR MOVE

- Contract with a reputable moving company
- Give 30-days notice if you are currently renting. Have school records transferred.
- Prepare to transfer your homeowner's and auto insurance
- Buy/find packing materials and start packing!
- Keep track of moving-related expenses (they may be tax deductible)



2 WEEKS BEFORE YOUR MOVE

- Secure home warranty
- Get quotes for Homeowner's Insurance
- Schedule closing appointment
- Contact utility companies (water, electric, cable). Change address with post office and with your service providers, subscriptions, etc.
- Order checks with new address
- Minimize grocery shopping & keep packing!



3 WEEKS BEFORE YOUR MOVE

- Arrange appraisal
- Complete title search (title company will do this)
- Let housekeeper, landscaper, pool maintenance know of your impending move
- Transfer utilities
- Request time off work
- Look for and purchase new furniture and decor to be delivered to the new home



1 WEEK BEFORE YOUR MOVE

- Schedule and attend final walkthrough
- Finish packing
- Pack essentials for a few nights in the new home
- Confirm delivery date with moving company
- Write directions to the new home along with your cell phone number

CLOSING DAY

CLOSING IS THE FINAL STEP IN THE HOME BUYING PROCESS.

While your closing date is outlined in your offer, you will work with your lender and the title agency on a timeline that allows them enough time to correctly execute their end of the deal. The average closing is 20-35 days.

FINAL WALKTHROUGH

Not to be confused with a home inspection, the final walkthrough—which we will schedule—typically happens 48 hours before closing. At this point, all the seller's belongings should be completely cleared out, except for anything you agreed to keep. We will review our contract to make sure the condition of the home matches the original agreed upon state and we will review receipts or invoices from vendors who performed work to fix items in the Request for Repair. We recommend taking your time and testing all major appliances, light fixtures, toilets, windows, doors, etc.



CLOSING DAY

CLOSING COSTS

Closing costs are the fees third parties charge when you finalize buying your home; these costs usually are 3% of the purchase price and include items such as the home inspection, title fees, premium for homeowners insurance, appraisal fee, credit report charges, etc. At least 3 business days before closing, your lender must send you a Closing Disclosure. This form lists all final terms of your loan such as closing costs and the details of who pays and receives money at closing. You can compare this to your original Loan Estimate to make sure everything is correct.

BRING TO CLOSING

Your title advisor usually provides a checklist of everything you'll need. This list includes your driver's license or photo ID, outstanding documents, and wiring instructions to the title or closing company for closing costs. After you pay your closing costs, you will sign the necessary documents and the seller will sign documents to transfer property ownership. The title company will record the deed in your name and the mortgage company will release the funds to complete the sale.

FINAL STEP

Receive the keys to your new home! Congratulations!





I AM COMMITTED TO YOUR SUCCESS

CLIENT TESTIMONIALS

“Gabbie was a delight to work with. She was very responsive to all of our questions and helped with every step of the buying process. We were moving from out of town and she even attended our inspection because it was challenging for us to travel for it. Gabbie was very helpful and we had a great experience working with her. Thank you Gabbie!”

“Gabbie was a fantastic to work with! I was a first time home buyer and came with lots of questions. She answered every single question I had. She was great to bounce ideas off while house hunting. I was even out of state for a week, and Gabbie hit the pavement for me while I couldn't have been there. I got FaceTimes while she walked properties, but I trusted her opinions as well since she was there in person. She took the time to show me rooms multiple times while on FaceTime with me. Even when we were in properties together, she would point out things I didn't even think to look for. We just clicked and I couldn't be happier with my first time home buying experience! I will be reaching out to Gabbie for my future homeownership needs!”



CLIENT TESTIMONIALS

“Gabrielle was the best! She met with me to discuss exactly what I was looking for in my new home, and she was able to help me think through how to prioritize my different desires. She went out of her way to personally send me listings she think would be of interest to me (in addition to the daily emails of listings that met my requirements). She was extremely flexible when it came to scheduling showings and either had or quickly found the answer to every single one of my many questions. She will treat you like family! I would highly recommend Gabrielle to anyone looking for a Realtor® in Columbus who knows the area (has lived in the area all of her life), is always on top of market trends, and is willing to go out of her way to ensure her clients get what they want at the right time and price. You won’t go wrong partnering with Gabrielle.”

“We would highly recommend Gabbie to anyone looking to buy or sell. We decided to hire Gabbie due to referrals in our network and they did not disappoint. Always professional, quick to respond to all of our questions during the process and made the closing process run so smoothly for us. Also a plus to work with someone you know-made everything a lot more fun! We are so excited to have found our first home with Gabbie.”



INVEST IN YOUR FUTURE

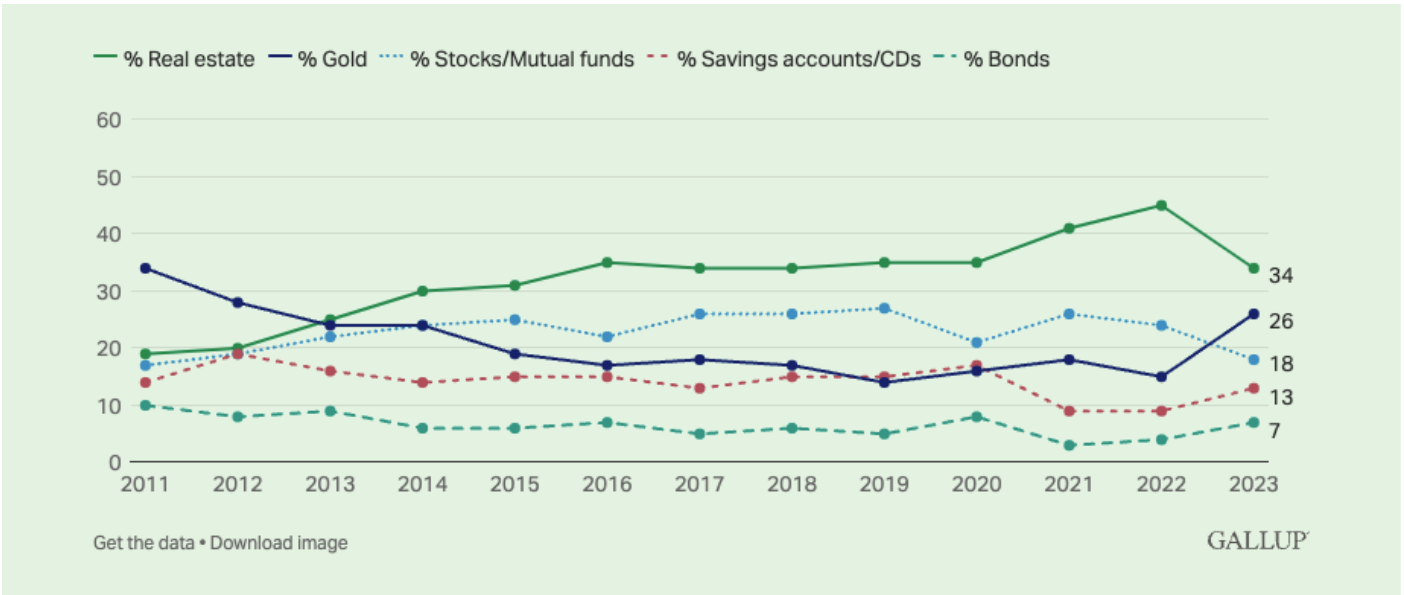
THE CONSENSUS
IS CLEAR

AMERICANS CHOOSE REAL ESTATE AS THE BEST INVESTMENT

According to a Gallup poll, real estate has been rated the best long-term investment for 12 years in a row.

YOU'RE NOT JUST BUYING A PLACE TO CALL HOME

You're investing in your future. Real estate is typically considered a stable and secure asset that can grow in value over time.



Real Estate

38%



Stocks/Mutual Funds

15%



Gold

25%



Savings Accounts/CDs

9%



Bonds

7%



Live Your Luxury

At Engel & Völkers, we believe in clients for life. Not only during, but well after the purchase of a home, our advisors connect you with experts to help you continue making the most of the walls and community that surround you. Luxury found in the little moments that when combined create the essence — and the intangible qualities — that make a house, “home.”



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