



# HOMEBUYER

# Guide

**YOUR GUIDE TO EVERY ASPECT OF THE HOME BUYING PROCESS**



Most buyers looking for a home begin the journey filled with excitement & a bit of trepidation.

This is understandable when you consider that purchasing a home is one of the biggest financial decisions you will make during your lifetime. So, of course you want to get it right - without a lot of uncertainty or stress about the process.

With us on your side, you can rest easy that we will be there for your whole journey, from home shopper to homeowner. We intend to make your experience as easy & enjoyable as possible.

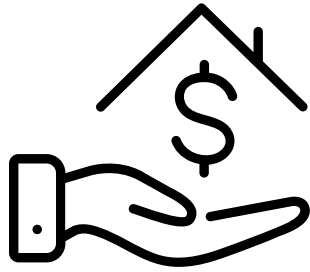
Whether this is your first home or your tenth, read on in this guide for advice & tips to help you navigate today's home buying process. Or reach out to us for a personal consultation about your specific situation.

This guide will outline the skills, strategies, & actions that enable us to achieve these results & will show you how to win the Real Estate game.

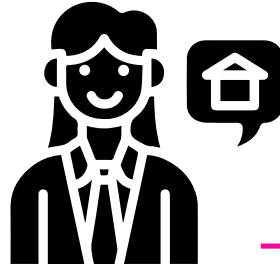
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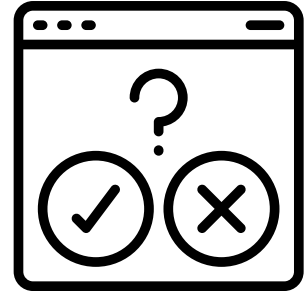
# THE PATHWAY TO *Purchase*



GET PRE-APPROVED



CONTACT YOUR  
FAVORITE  
REALTOR®



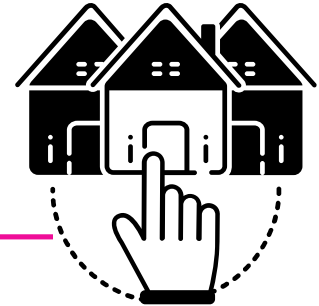
MUST HAVES VS  
WOULD BE NICE IFS



WRITE CONTRACT &  
DEPOSIT EARNEST MONEY



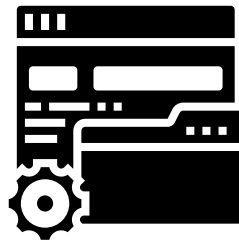
NEGOTIATE AN OFFER



SEARCH & VIEW  
HOMES



GET HOME APPRAISAL &  
INSPECTION



LOAN APPROVAL  
& FINAL  
WALKTHROUGH



CLOSE ON YOUR NEW  
HOME!



**IT'S ALL  
ABOUT**

*You*

We love helping buyers find their dream home. That's why we work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. Because this is our business, but it's your **LIFE**. And that's important to us.

**WHEN YOU WORK WITH THE MARKETING MAMA, YOU GET:**

- A knowledgeable & professional REALTOR®
- A committed ally to negotiate on your behalf

**We have the systems in place to streamline the home-buying process for you. As part of our service, THE MARKETING MAMA TEAM commits to helping you with your home search by:**

- Previewing homes in advance on your behalf
- Personally touring homes & neighborhoods with you
- Keeping you informed of new homes on the market
- Helping you preview homes on the web
- Advising you of other homes that have sold & for how much
- Working with you until we find the home of your dreams

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# Finding **YOUR NEXT HOME**

Whether you're a first-time buyer or a seasoned homeowner, shopping for a new home can feel daunting. For more than half of home buyers, the most difficult step in the home buying process was finding the right property at 56%, which was even higher for Younger Millennials at 64%.\*

That's why we teach our buyer clients to focus on the **WHY, WHERE, & WHAT.**

The first step to finding your ideal home is determining **WHY** you want to move. Do you need more space? Access to better schools? Less maintenance? Or are you tired of throwing money away on rent when you could be building equity?

Pinpointing the reasons why you want to move can help you assess your priorities for your home search.

Next, you need to determine **WHERE** you want to buy. Do you prefer a rural, urban, or suburban setting? How long of a commute are you willing to make? Which areas feed into your preferred schools? These decisions will impact your day-to-day life while you live in the home.

Finally, think about **WHAT** kind of home do you want to live in. Start with the basics, like your ideal number of bedrooms, bathrooms, & square footage. Do you prefer a one-story or two-story layout? Do you want a swimming pool?

Keep in mind, you may not find a home with all of your "wants," or even all of your "needs." If you're faced with a tough choice about how or what to compromise in your home search, return to your **WHY.**

## **INSTANT MARKET UPDATES & BEYOND**

**Stay on the pulse of the housing inventory in our area with notifications whenever homes hit the market, change price, or go under contract with our Instant Market Updates. Plus, we're more than just door openers. We make your goals our **MISSION.** Off-market properties are our specialty. Ask us for more info!**

# Must Haves **VS** WOULD BE NICE IFS

Use this checklist to determine your needs & desires. Once we have the preliminary list done, we can sort them into "**Must haves**" & "**Would be nice ifs.**" As your search goes on, you may find the plans change, but we want to be sure we go for the gusto from the get-go for all our buyers.

- \_\_\_\_\_ Minimum Number of Bedrooms
- \_\_\_\_\_ Minimum Number of Bathrooms
- \_\_\_\_\_ Minimum Number of Square Feet
- \_\_\_\_\_ Garage-Number of Cars
- \_\_\_\_\_ Carport-Number of Cars
- \_\_\_\_\_ Maximum Age of Home
- \_\_\_\_\_ Pool/Spa
- \_\_\_\_\_ Fireplace
- \_\_\_\_\_ Minimum Acreage
- \_\_\_\_\_ Hard Wood/Carpet/Tile/Laminate/Vinyl Flooring
- \_\_\_\_\_ Fence
- \_\_\_\_\_ Home Office
- \_\_\_\_\_ Bonus Room
- \_\_\_\_\_ Inside Utility Room
- \_\_\_\_\_ Eat-In Kitchen
- \_\_\_\_\_ Guest/Mother-In-Law Suite
- \_\_\_\_\_ Formal Dining Room
- \_\_\_\_\_ Security System
- \_\_\_\_\_ Other

Location is also a key factor for most people including neighborhoods, community, schools, churches, shopping, health care facilities, bus services, & highway accessibility.

Preferred Location: \_\_\_\_\_ Second Choice: \_\_\_\_\_



# KNOW YOUR *Power* BUYING

If you're in the market for a new home or investment property, one of the first questions you'll probably ask is, "What can we afford?"

A common misunderstanding is that a home's list price determines whether or not you can purchase it. But that price doesn't include housing-related expenses, such as annual property taxes, homeowner insurance, or any maintenance. Remember, you'll live with your monthly payment, not the sales price.

Therefore, what you should instead ask is, "What is our buying power?"

## **BUYING POWER DEFINED**

Your buying power is comprised of the total amount of money you have available each month for a mortgage payment. This means the money you have each month after fixed bills & expenses, as well as any money you've saved for a down payment, the proceeds from the sale of your current home (if applicable), & the amount of money you're qualified to borrow.

## **WHY BUYING POWER MATTERS**

Once you have clarity on your buying power, you'll be able to buy the home you want, instead of settling for a home because you feel it's the only one you can afford.

It will also prevent you from becoming "house poor," a common term for someone who's put all their money towards the down payment, leaving them nothing left over for fees outside of their monthly house payment.

Both scenarios can negatively impact the lifestyle you want to live. Understanding your buying power can help you get the home you want without sacrificing the lifestyle you desire.

While you are always welcome to work with any lender you'd like, the best way for you to understand your true buying power is to contact our preferred lender. By speaking with the knowledgeable **Mortgage Experts** we personally know & trust, you'll get the much needed answers to make your home purchase smooth, fun, & stress free!



# NO FEAR Financing

Try not to compare the current Housing Market to the 2008 Market. One of the biggest items to note, especially if you're a current homeowner who hasn't purchased in a long time, is that lending requirements have become more rigorous in recent years, & changes to your credit history, debt levels, job type & other factors could impact your chances of approval. That's why preparation is KEY. It's a complex process but our **Mortgage Experts** make it easy!

## Here are the basic questions lenders will need answers to:

- 1.Full Name
- 2.Date of Birth
- 3.Social Security Number
- 4.Current Address & Previous Address if you've lived there less than 2 years
- 5.Income info
- 6.Assets available

**See...no need to fear financing!**

## PRE-APPROVAL VS PRE-QUALIFICATION

**The two terms are often confused because they are so similar. But in reality, they are very different & it's important that you understand the distinction.**

**Pre-Qualification** - An estimate of how much you could qualify to borrow. It doesn't necessarily entail a credit check & documentation has not been verified.

**Pre-Approval** - Proof of your buying power. It requires a full loan application, a credit check, & documentation regarding your income & assets.



# IF YOU NEED A Mortgage

If you are not currently working with a lender, or you'd like a second opinion, **The Marketing Mama's** service includes full-time **EXPERT** Mortgage Consultants who can provide you with competitive pricing & top-notch customer service. You can apply online or ask to speak with one of our lending partners. We will happily connect you!

## WHAT TYPE IS BEST FOR YOU?

Financing for home buyers has gotten a lot harder since 2008. Guidelines are very strict & many loan programs have been eliminated. A helpful & knowledgeable mortgage professional will be able to give you the details you need on the type of loan that works best for you. The 4 basic types:

**Conventional                      FHA                      VA                      USDA**

## QUALIFYING AMOUNT VS DESIRED PAYMENT

It is always a good idea to do some planning & budgeting to decide what monthly payment works best for you. Many times a buyer can qualify for more than he has budgeted for monthly. Be sure to tell your lender what this amount is because they can figure out what price range you should shop in order to stay within that monthly budget. Your lender should give you payments not only for the mortgage itself, but also for the taxes & insurance. When you're budgeting, be sure to account for the added expense of a homeowners' association fee if your new home has one as well as upkeep & repair. You don't want to have a mortgage payment that is so high that you're not able to enjoy living in your new home.

## WHAT IS A GOOD INTEREST RATE?

That is a bit of a trick question as there are just too many factors involved to quote a current interest rate. The number one factor is the borrower & their specifics. Hence why it's important to get your lender the info they need to get you approved! Each mortgage company will advertise the lowest rates, but remember, your rate depends on your situation. The lowest rates are usually only available to buyers with immaculate credit, low debt to income ratio, 2+ years of salaried income, & a large down payment on a primary residence.

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# Saving FOR A DOWN PAYMENT



Your buying power is also impacted by the down payment you plan to make on your next home because the more you're able to put down, the less you will have to borrow. In addition, with a down payment of 20% or more, you won't have to purchase private mortgage insurance (PMI) & you may also be able to negotiate a lower interest rate; however, there are many loan programs out there with very low down payments!

The key is to speak with your loan officer to determine which path is best for you.

Here are some tips on saving for your down payment:

## FIRST-TIME BUYERS

If you're thinking of buying a home one day, one of the first steps to take is to start saving for a down payment. Here are some tips to make saving easier.

- **Set a savings goal.** One way to figure out how much to save is to use the average sales price for homes that are similar to what you want and figure out your target down payment percentage.
- **Cut back on expenses.** Review your monthly expenses and look for ways to save. Think about items you can live without or cut back on temporarily while you're saving.
- **Look for ways to boost your income.** Get a side job or sell items online or at a garage sale to increase your income in a short amount of time. Be sure to save any windfalls you get, including your annual income tax refund or work bonuses.
- **Check out home-buying programs.** Your state, county or local government may offer special programs, such as grants, for first-time buyers to use.
- **Ask your family.** Twenty-eight percent of first-time buyers were given money from family or friends to use toward the down payment of their home.\*

\*NAR 2023 Profile of Home Buyers and Sellers

# Saving

## FOR A DOWN PAYMENT CONT.



## REPEAT BUYERS & INVESTORS

If you're thinking of buying another home, a second home, or a rental property; here are more ways to save more money, in addition to the tips listed above:

- **Tap into your equity.** If you've paid off or paid down your mortgage on your primary home, you may be able to tap into your equity to purchase another property. Contact your lender to learn more about a HELOC or home equity loan.
- **Rent a room.** If you have an income flat (or mother-in-law unit) attached to your home, rent it out and channel the income into a high-interest savings account.
- **Make your money work for you.** If you don't plan to buy for at least five years, invest it and let the compound interest work for you. Discuss this option with your financial planner or broker to see if this is ideal for you and your goals.
- **Tap into your 401(k).** If you have a 401(k) plan, you may be allowed to borrow a portion of it, the lessor of up to \$50,000 or half of its value, for your down payment. Remember, it's a loan so you'll have to pay it back. If you leave or lose your job before you've repaid the loan, you'll have between 60 to 90 days to repay the balance or face stiff taxes and penalties.
- **Get a partner.** Find a friend or relative who's willing to purchase property with you. Typically, you'll split the costs and profits equally. Just make sure to work with an attorney to create a partnership agreement to fit your situation.

## CASH TO CLOSE - PREPARATION IS KEY

While your down payment can vary from \$0 to 20% or more, a general rule of thumb is to also set aside or prepare for an additional 3-6% of the purchase price for closing costs & pre-paid items. Depending on your qualifications, the seller's motivation & the market, we can discuss the options for seller concessions &/or Down Payment Assistance.

# AVOID THESE 10 DEAL *Killers*

Your mortgage loan isn't guaranteed until the final paperwork is signed. To ensure a smooth loan application process & prevent any wrenches from getting thrown into your home buying plans, follow these **TEN RULES:**

- RULE #1** Do not change jobs, become self-employed, or quit your job.
- RULE #2** Do not buy a car, truck, or van (or you may be living in it)!
- RULE #3** Do not use charge cards excessively or let your accounts fall behind.
- RULE #4** Do not spend money you have set aside for closing.
- RULE #5** Do not omit debts or liabilities from your loan application.
- RULE #6** Do not buy furniture.
- RULE #7** Do not put any inquiries into your credit.
- RULE #8** Do not make large deposits without first checking with your loan officer.
- RULE #9** Do not change bank accounts.
- RULE #10** Do not cosign a loan for anyone.

While you are welcome to use whatever lender you'd like, we highly recommend our **PREFERRED LENDER**. For fast & easy Pre-Approvals, let us connect you!



# Deadly MISTAKES BUYERS MAKE

**1. MAKING AN OFFER ON A HOME WITHOUT BEING PRE-APPROVED.** Pre-Approval will make your life easier; so, take time to speak with a lender. Income, debt, etc. will help you determine the price range you can afford. It is the MOST IMPORTANT step on the path to home ownership. There aren't many sellers who will even consider an offer, let alone a showing, without a Pre-Approval or proof of funds.

**2. NOT KNOWING TOTAL COSTS INVOLVED.** Early in the buying process, ask your lender for an estimate of closing costs. The vast majority of fees are 3rd party fees like Title, Appraisal, Taxes, & Insurance. A general rule of thumb is 3-6% of the purchase price will be the amount of closing costs & pre-paid items.

**3. LIMITING YOUR SEARCH TO OPEN HOUSES, ADS, OR INTERNET.** Many homes listed in magazines or on the internet have already been sold. Your best course of action is to contact **The Marketing Mama** & utilize our website to search. We have up-to-date information that is unavailable to the general public & are the best resource to help you find the home you want.

**4. CHOOSING A REAL ESTATE AGENT WHO IS NOT COMMITTED TO FORMING A STRONG BUSINESS RELATIONSHIP WITH YOU.** Making a connection with the right Realtor® is crucial. Choose a professional who is dedicated to serving your needs-before, during, & after the sale. With **The Marketing Mama**, you get a full **TEAM** working for you, each division specializing in the areas to make your home search efficient, effective, & seamless.

**5. THINKING THERE IS ONLY ONE PERFECT HOUSE OUT THERE.** Buying a home is a process of elimination, not selection. New properties arrive on the market daily, so be open to all possibilities. Ask your Realtor® for a comparative market analysis. This compares similar homes that have recently sold or are still for sale.

**6. NOT CONSIDERING YOUR LONG-TERM NEEDS.** It is important to think ahead. Will the home suit your needs 3-5 years from now? What type of investment goals is this purchase helping you to attain?

**7. NOT HAVING A HOME INSPECTION.** Trying to save money today can end up costing you tomorrow. A qualified home inspector will detect issues that many buyers can overlook.

**8. NOT EXAMINING INSURANCE ISSUES.** Purchase adequate insurance. Advice from an insurance agent can provide you with answers to any concerns you may have.



# MAKE A STRONG

# *offer*

Want the house? Below are some of the best ways to make a strong offer:

## PAY WITH CASH

Cash is typically king because the financing contingency is eliminated so the seller has less worry.

## BE FULLY PRE-APPROVED

Almost as good as cash is a buyer who has been fully pre-approved with all documents, income, & assets verified by a lender.

## EARNEST MONEY DEPOSIT

The standard is at least 1% of the listing price held in escrow to secure the home & take it off the market for other potential buyers.

## OFFER PRICE & TERMS

We make offers based on market value of the home as reflected in data. If we offer less than ask, we may need to be flexible on other items.

## CONTINGENCIES

The fewer contingencies the better to be competitive, but inspection & financing are two major contingencies during that contract that protect our interests.

## CLOSING TIMELINE

Your timeframe is key, but in making offers, consider the seller motivation as well to work together towards the end goal.

## CLOSING COSTS

Depending on the seller's motivation, they may be open to paying a percentage of your closing costs. Every seller & scenario is different.

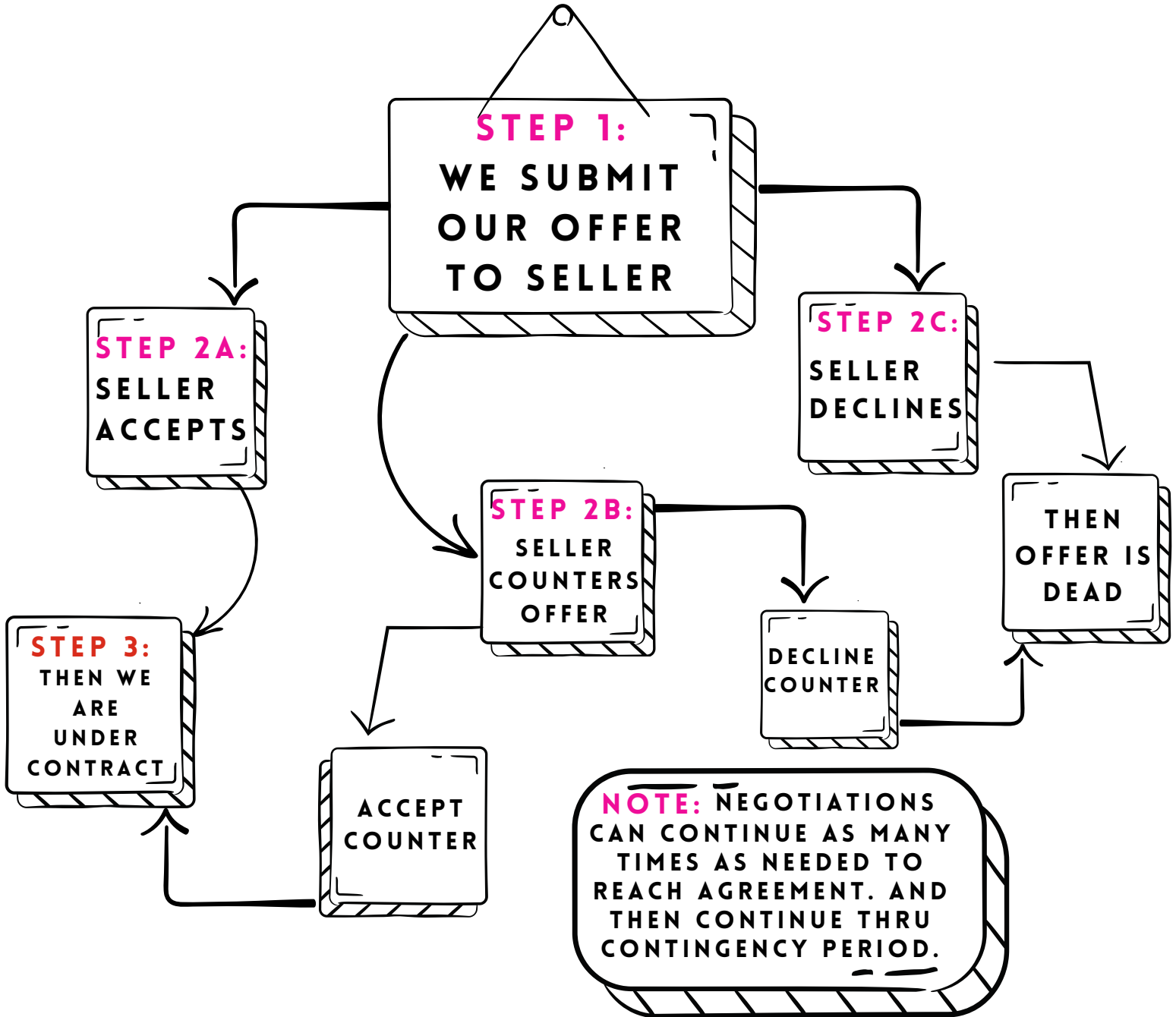
## REQUESTING REPAIRS

We typically will only ask for repairs after the results of the inspection, which is usually done within 2 weeks of executed contract.

**Negotiations can be an intense time. Remember to not take things personally & to let your trusted Real Estate Professional do the heavy lifting.**

# Solid NEGOTIATIONS

Your interests are protected by **THE MARKETING MAMA & TEAM** because your goals are our mission. Once the Offer is submitted to the Seller, they have choices, but so do we.



**STEP 3:** ONCE WE ARE UNDER CONTRACT OUR CONTINGENCY PERIOD BEGINS! EARNEST MONEY IS DUE. INSPECTIONS ARE ORDERED. LOAN APPLICATION STARTED. APPRAISAL ORDERED.



# OFFER TO Contract

In the Path to Purchase, we outlined how the process works. Once we have found the home you'd like to purchase, we communicate with the selling party by means of a written offer. When the offer is accepted by the buyer and seller, it becomes a legal contract. The contract is the vehicle that takes us from the offer to the closing table. So, any changes that happen have to be documented in our contract. We do this through addendums.

In **Florida**, we use contract forms approved by the **Florida Real Estate Commission**. We will go over the contract with you line by line so that you fully understand what you're signing. In a traditional sale, your offer typically has a response within 24-48 hours.

**ALL OFFERS ARE DIFFERENT & WE WILL CONSULT YOU ON DETAILS SPECIFIC TO YOUR NEEDS, THE HOME ITSELF, & THE TRANSACTION SO THAT YOUR BEST INTERESTS ARE MET & THEY CAN BE PROPERLY INCLUDED IN THE OFFER.**

## **EARNEST MONEY DEPOSIT (ESCROW) & UPFRONT COSTS**

So you will not be placed in an uncomfortable position when you purchase a home, an understanding of the initial out of pocket expenses is of the utmost importance. The earnest money deposit is due at the time a written offer on the property is initiated; either with the offer, or immediately upon acceptance. This money represents your sincerity in the attempt to purchase & is totally refundable if the offer is not accepted or if some condition in the contract is not satisfied (ex-financing not approved).

**The deposit, which is typically about 1% of the purchase price, applies in full toward the purchase price at closing if the offer is accepted & all conditions are satisfied.**

Your escrow deposit is protected as long as you remain in compliance with your contract. This is why we make sure your inspections are done in a timely fashion, any repairs are completed as needed, & your home appraises at or above value & your financing is approved. If we need more time for any of this, we need to amend the contract.

Home Inspection costs vary from inspector and they types of services they provide. You should anticipate no less than **\$500** for inspections that are paid directly to the Home Inspector.

The Appraiser is also paid at the time you go under contract so they can perform their job. You should anticipate no less than **\$550** for an appraisal.





# INSPECTION & APPRAISAL *Guide*

Believe it or not, a home inspection & an appraisal are completely different. Yes, they both assess the property; however, inspections help determine condition, whereas an appraisal helps determine value. They both bring benefits to prospective buyers.

## INSPECTION VS APPRAISAL

- A professional, third party evaluation from a structural & safety standpoint.
- The home inspector examines the physical condition of the property & provides a detailed analysis for your review.
- Your Insurance agent may ask to see your home inspection to get you better quotes or policy options.



- An unbiased third party opinion of the monetary value of the property.
- The appraiser's goal is to assess the market value of the home, rather than the structural condition.
- Some loan products do require a minimum standard for property condition.

You and/or your agent order inspections

An appraisal is typically ordered by the lender

**Costs vary depending on the types of inspections you order as well as the type of property and size of property that is being evaluated. Both must be paid for upfront, whether you purchase the home or not. Set aside at least \$1200 minimum to cover both.**



# HOME INSPECTION *tips*

- Hire a qualified inspector with good reviews
- Understand what is covered in the inspection
- Get all your inspections done within the contingency period
- Attend the inspection to see any concerns firsthand
- Allow the inspector to inspect without interruption
- Ask questions and take notes during the inspection
- Discuss repairs or price adjustments with your agent
- Get at least three quotes for any repairs
- Decide if any discovered issues are deal-breakers
- Focus on major issues like structural integrity, roof condition, electrical & plumbing systems (cost-heavy repairs)

# APPRAISAL *tips*

- Use the appraisal to confirm you're making a sound investment
- Review the appraisal report to ensure the agreed price is in line with the home's value
- Be prepared to renegotiate or make decisions if the appraisal comes in lower than the offer price.
- Understand that a higher-than-offer appraised value gives you instant equity.



# WHAT TO EXPECT: *Closing*

- 1 Week Before (ideally): Clear to close issued
- 3 Days Before: Preliminary Closing Disclosure (*typically not yet balanced, don't panic*)
- (*Typically no less than*) 24 Hours Before: Final Closing Disclosure; Send cash to close using wire instructions from title company
- Day of: Final walk-through usually an hour before closing; once at the closing table you'll sign your documents & receive your keys.



# ACCEPTABLE FORMS OF ID TO BRING TO *Closing*

Two forms of ID are required to comply with Patriot Act

## PRIMARY FORMS OF IDENTIFICATION:

- State Issued Driver License
- State Issued ID Card
- Military ID Card
- Passport
- US Alien Registration Card
- Canadian Driver License

## SECONDARY FORMS OF IDENTIFICATION:

- Social Security Card
- Voter Registration Card
- Paycheck stub with Name
- Government Issued Visa
- Birth Certificate
- Non-US/Canadian Driver License
- Most Recent W-2
- Most Recent Signed Tax Returns
- Property Tax Bill
- Recent Utility Bill
- Bank/Investment/Loan Statements

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# Want **NEW CONSTRUCTION?**

Nearly 50% of our Buyer contracts are with builders. New construction can be a fantastic option for a buyer. Builders specifically encourage & compensate Buyer AGENTS to assist clients in their communities. They advertise many of their "spec" homes on the MLS & offer amazing incentives & bonuses to Realtors by sending them direct mail & email correspondence. Builders realize that most Buyers shop both the resale market & other builders with their Buyer representative, & therefore plan on AGENT compensation as a part of their overall marketing program. However, builders will not encourage a Buyer to use the services of an AGENT for the fear of losing the Buyer to other homes or builders suggested by the AGENT.

## **WHAT YOU SHOULD KNOW:**

1. BUILDER PRICES ARE NOT DISCOUNTED IF THERE IS NO AGENT. Nor do options become free without your agent. IF THERE IS NO AGENT, THE COMMISSION (built into the overall pricing) IS INSTEAD DISTRIBUTED INTERNALLY within the builder organization WHICH DOES NOT BENEFIT YOU. (Builders do not discount prices in order to avoid driving prices down based on ongoing lender appraisals to protect themselves as well as to protect values for subsequent new home buyers, & to protect for buyers who later become sellers.) An agent who has shown other homes (resale &/or new) & given you advice deserves compensation for past work & for the future services.
2. Builder salesperson is employed by builder- **The Marketing Mama** represents **YOU**.
3. Builders use their own contract with clauses written to protect the builder.
4. Builder may limit the lenders available for financing if builder assists in closing costs; but many times will still honor their incentives if you use your own lender, yes even our **Preferred Mortgage Experts!**
5. If they won't honor the incentive, then because you're working with our **Preferred Mortgage Experts**, we may still be able to provide a comparable incentive. The bottom line is, don't go to a builder without being represented by **The Marketing Mama**.

# REPRESENTING *You* AT THE BUILDER WE:

**FIND BEST VALUE** and advise you on marketability of different areas, price ranges, models, options, upgrades, & builder incentives.

**FIND BEST RESALE APPEAL** as we compare financing & closing costs available from different builders & use our "Bulldog Negotiation Tactics" to have the builders competing for you.

**SAVE MONEY** as we give guidance when it comes to options that could prove more costly in the long run that may be otherwise "pushed" upon you by an eager builder.

**PROTECT YOU** as we make sure you are representing when it comes to preparation of sales agreement & clauses. Remember, a builder's contract is not the same as a standard real estate sales contract. They are written with the builder in mind. We also coordinate financing & suggest outside inspections details. Many times, the builder incentives are too good not to take advantage of them, but part of our job is making sure they are not just pulling a "bait & switch" tactic.

**MINIMIZE STRESS** by coordinating on your behalf from contract through construction to closing with the team at the builder. We keep your timelines and contract contingencies in line & communicate to the building representatives to be sure that they are also focusing on your home's progress.

## READY TO VISIT A MODEL CENTER?

Simply coordinate your initial visit to a builder with **The Marketing Mama** & we will make sure the builder sales representative has options ready for us when we arrive. We combine their expertise with your preferences so that our time there is very well spent as we tour various models.

In the event that you visit the builder without your favorite Realtor, just be sure you let the builder employee know you are working with us & give them a card if you have one handy. Again, most of the time we will gladly stop by builders with you, but even if we're not able to meet you there, we will be sure to set up your appointment so the builder can roll out their red carpet for you, our valued client.

### WARNING!

**Signing a "harmless" visitor registration book/customer survey/etc without identifying your agent relationship could eliminate your ability to have representation.**

# Choosing **YOUR AGENT**



When you're buying a home, it's crucial to work with a qualified real estate agent, but even more now than ever-working with a TEAM is the key to success who can focus on your desires from an affordability stance as well as an investment stance. We'd love to be **YOUR Team**. If you're still shopping for Agents, be sure to ask them:

## **Can you send me some information about yourself?**

Look for professionalism & consistency. What are their professional accomplishments? How do they approach their work? The best agent is a business person who has a strategy & solid support system.

## **How long have you been in real estate?**

The average Realtor has less than 10 years of experience. But while longevity is important, even more telling is the number of transactions they have closed or been involved in. Ask about their team's dynamic & accomplishments if they are a newer agent.

## **Do you have references from past clients?**

An agent who provides 5-star service & is proud of their work will be happy to provide references. You can also check Google for reviews.

## **What will you do to keep me informed?**

Do you want daily or weekly reports from your agent? Will the agent be able to meet these expectations? Determine how much communication you want, & then find an agent who will give you the attention & time you want & deserve. Our expert agents are committed to getting you the homes that meet your needs first.

## **Can you provide me with further resources I may need?**

From pricing trends to school performance, top agents have resources at their disposal. In addition, local experts have built relationships with their extended team of professionals & can often get priority service should a need arise. We take pride in being your go-to for homebuying and look forward to serving you.



## THE MARKETING MAMA OFFERS YOU

# You

- A personal consultation, catered to your specific criteria. We strive to fully understand your “Dream Home Criteria,” as well as your long- & short-term goals in your real estate purchase. It is of utmost importance to us to ensure your search is both efficient & effective, so your free time is not wasted.
- New listings first (NO MATTER WHO HAS THEM LISTED) that match your criteria as they are sent directly to your email in-box. You can feel one step ahead knowing these property listings can also be text to you & when a new home or price change occurs in your search, it is also automatically sent.
- Availability 7 days a week to show you homes on your time. We are a full-service team & that means that if one of our team members isn’t available, typically another one of our team members will be.
- The competitive edge through our aggressive contract negotiation. We call it our “Bulldog Negotiation Tactics.” It’s nice to know you have a professional agent on your side that is knowledgeable & not afraid to go the distance for you.
- Proven relationships in the industry that absolutely does produce results. When we are one of many offers on a bank owned home, we stand out with our professionalism as well as the proven track record that precedes our offer with many of the REO companies & agents we have worked with over the years.
- Readily available financial advice to better understand loans, mortgages, home appreciation, & more. We partner with full-time Mortgage Experts & that means when you have questions, we have answers! Even if it’s 8pm on a Saturday night!
- Research is key. Our team sells homes. The market changes, & so do we. Being on top of the market & understanding the “hows” & “whys” of getting homes sold no matter what the market condition is what motivates us!



# CLIENT testimonials

"Buying a new home was the largest financial purchase of my life. I dreamed, planned, & saved for it for several years. I worked with a few real estate agents before I met Amanda Sarnes. Some of the other agents had little or no experience with the program I qualified for as a first-time home buyer. Some of the other agents weren't even full-time realtors, & some could have cared less about what my dream home was. Their only concern was making a sale. Amanda is a caring full-SERVICE Realtor. She has a vested interest in her clients' well being & you will be very impressed with her confidence, professionalism, & expertise about this market. I would not think of making another purchase without Amanda & her team." -Steve Darby

"I met Amanda at a first-time home buyer class & knew immediately the difference between her & the other realtor & mortgage professional we were working with. She just got it- & worked hard & really knew what it took to get us a home, despite the competition in our area & price range. She never gave up & always went above & beyond. I am forever grateful to Amanda & her team for the gift of home ownership. I highly recommend Amanda & any professional from her team." -Steve Palser

"Amanda is a fabulous realtor who assisted us above & beyond with any & all concerns we brought to the table. Amanda was conscientious in terms of gathering information for us as a buyer & always looking out for our best interest. We felt very at ease through the entire process due to her professionalism, knowledge & approachability. I highly recommend Amanda!" -Amy Cote

"I can't say enough about Amanda & her ability to perform. Her work ethic, follow up, & great personality are her strongest attributes. We have hired Amanda as our Real Estate Professional in the past & we will CERTAINLY hire her again.....She is GREAT!" -Melissa Marte



# Next **STEPS**

In this ultra-competitive real estate market, one of the greatest advantages you can give yourself is to work with a skilled & trustworthy team of Real Estate Professionals who are watching out for your best interests every step of the way.

We are home sales experts in our market area, & we are confident in our ability to handle your transaction & any surprises that may pop up along the way to the closing table.

So, if you are considering buying a home in today's market, we invite you to reach out to us at the contact information below. We would love the opportunity to learn more about your specific situation & explain to you in more detail what we do differently to win our clients the home of their dreams.

**855.4Y.O.MAMA**

**WWW.YOURMARKETINGMAMA.COM**