



10 STEPS TO
BUYING A

Home

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YOUR LOCAL REALTOR

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Hello!

I AM DORI L ESTRADA

A PASSIONATE PUERTO RICAN MOTHER OF THREE & ANIMAL LOVER DEDICATED TO HELPING YOU ACHIEVE YOUR REAL ESTATE DREAMS. BILINGUAL IN SPANISH AND ENGLISH, I LEVERAGE MY EXPERIENCE AS A RETIRED MILITARY SPOUSE TO NAVIGATE THE INS AND OUTS OF BUYING & SELLING HOMES.

I BELIEVE IN PROVIDING PERSONALIZED, STEP-BY-STEP GUIDANCE TO ENSURE A SMOOTH AND ENJOYABLE EXPERIENCE WHILE FOSTERING YOUR FINANCIAL STABILITY. MY GREATEST JOY COMES FROM TRANSFORMING LIVES THROUGH HOMEOWNERSHIP AND BUILDING LASTING RELATIONSHIPS BASED ON TRUST. AS A TOP PRODUCER WITH SEVERAL AWARDS UNDER MY BELT, INCLUDING THE 2022 ORRA TOP PRODUCER BRONZE AWARD, I PRIDE MYSELF ON MY REFERRAL-BASED BUSINESS AND THE EXCEPTIONAL SERVICE I OFFER. WITH ME, YOU'RE NOT JUST MAKING A MOVE—YOU'RE GAINING A LIFELONG FRIEND. I CAN'T WAIT TO HELP YOU FIND YOUR PERFECT HOME!



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Ten Steps to

BUYING A HOME

- 01 FIND A GREAT AGENT
- 02 GET PRE-APPROVED
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- 04 TOUR HOMES
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- 06 DEPOSIT ESCROW
- 07 SCHEDULE INSPECTIONS
- 08 SCHEDULE APPRAISAL
- 09 CLEAR TO CLOSE
- 10 CLOSING & KEYS

01

FINDING *a Great Agent*



A real estate agent is a huge asset to you as you go through the home-buying process. This is one of the biggest decisions of your life and you need a skilled professional guiding through the process.

Your agent will be working with your best interests in mind and can help guide you through all the stages of home buying.

INDUSTRY KNOWLEDGE

Our agents have access to a variety of resources that are not readily available to the public. They can help you determine the best price and time to sell.

SMART NEGOTIATING

With our collective experience and expertise, we can help you negotiate the best price for your home.

PROFESSIONAL EXPERIENCE

Our agents must undergo annual training and compliance to ensure that they are up to date on any changes in legal or administrative paperwork.

CUSTOMER SERVICE

Our agents are dedicated to helping you answer any questions that arise from this process. We treat you, how we would you like you to treat us!

02 *Financial*

A pre-approval is the first step to obtaining a mortgage to purchase your home. A Mortgage Professional will perform an analysis on your income, debt, and credit worthiness. You will need one in order to put an offer on a house.

In our team of experts we have our preferred lender who will evaluate your situation and advise you throughout the financial process.



03

Find a Home

You can start searching for your dream home in my webpage which is always up to date.

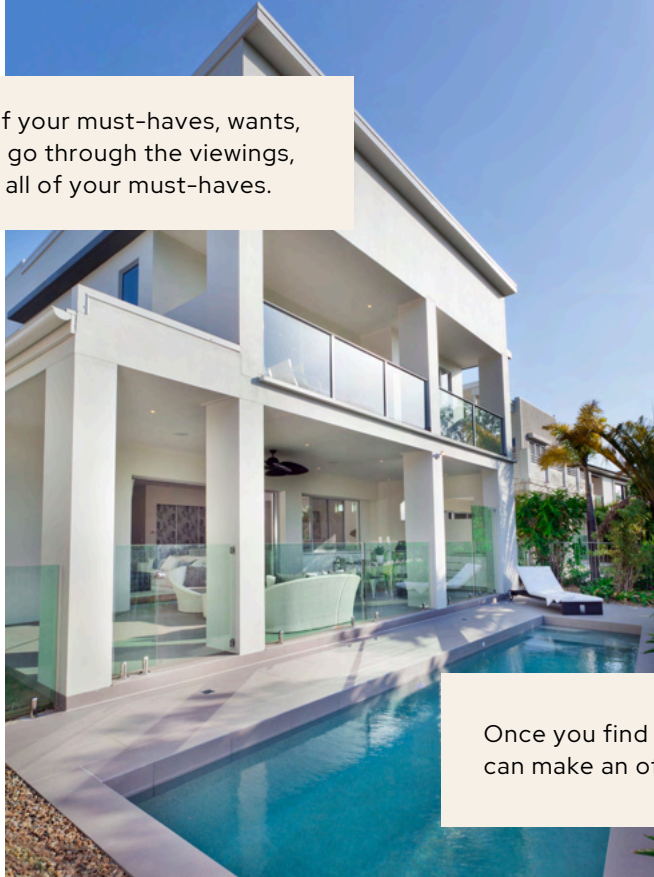
It is important that you attend open houses in my company but in the event you do attend on your own you need to inform the agent you are working with a REALTOR® and provide my contact information.

If a new construction is what you want don't visit nor register in their webpage, nor tour a home on your own. The sales agent represents the builder and only looks after the builder's interest. They will not allow me to represent you if this happens meaning you might be leaving money on the table and not be protected during the purchase process.

04 TOUR *Homes*

HOME SEARCHING TIPS

- Take photos as you go through the open houses so you remember the layout and feel of each house you visit.
- Pay attention to features of the property that are fixed such as the neighborhood, the lot size, and the orientation of the home. Don't pay too much attention to the colors of the walls or the furniture.
- Be sure to check out the small details like the light switches, water features, and appliances to make sure everything works.



Be sure to make a list of your must-haves, wants, and don't cares. As you go through the viewings, make sure to check off all of your must-haves.

Once you find a house you love, you can make an official offer to the seller.

05

PLACE

an Offer

Once you find a house you love, you can make an official offer to the seller. An offer is a preliminary agreement to purchase a home, and set between a buyer and a seller.

We'll take care of drafting the offer and the paperwork.

Before placing an Offer we'll always discuss the properties value and what is the best number to come in with.



06

DEPOSIT *Escrow*

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



07

Inspection

You'll have the opportunity to schedule an inspection during your due diligence period. It is important to know as much about your home as possible before making the final purchase.

If anything serious comes out of the inspection, you have an option to back out of the agreement, or re-negotiate terms.



Your inspector will usually take pictures and be descriptive in their report. You can also ask for a meeting with the inspector to better understand their findings if needed.

Once the inspection is complete, we can discuss and negotiate with the seller any final points if needed.

08

APPRAISAL & *Loan* APPROVAL

Other checks you should run prior to finalizing the purchase of your new home:

1. **Appraisal:** It is the value that is assigned to the real estate asset based on an assessment of the home, neighborhood, market conditions, and more.
2. **Property title search:** Will confirm that the property is being sold in fact belongs to the seller.
3. **lien search:** Is the investigation that uncovers any liens, encumbrances, or other issues that may affect a property.

Be sure to purchase home insurance for your new property.

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



09 CLEAR *To Close*

Clear to Close:

This is music to your ears. Indicates that the borrower has met all the requirements to finalize their mortgage and close on their home.

When a borrower is clear to close the lender will schedule a closing date and time, contact the title company and other parties involved.

Compile the final documents that the borrower will need to sign on the closing day.



10

CLOSING

& Keys



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

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