

Loyalty Home Group | eXp Realty

Your Guide to Purchasing a Home

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Who is Loyalty Home Group?

2003
Since 2003 with a focus on customer service and innovation

2 States
Active in both the Phoenix market and Chicago Markets.

100+ 5 Star
Our team has over 100 5 star reviews from ecstatic past clients.

When purchasing a home, partnering with Loyalty Home Group at eXp Realty offers a multitude of benefits, ensuring a seamless and rewarding home-buying experience. This team is renowned for its deep local market expertise, combined with the innovative technology and extensive network of eXp Realty, providing buyers with a competitive edge in finding their ideal home.



- Deep Local Market Expertise
- Innovative Technology and Network
- Personalized Service
- Dedication to Transparency and Communication
- Professional and Caring Approach
- Strong Negotiation Skills
- Commitment to Client Satisfaction and Loyalty

Our History as Team

Our team is filled with history and experience. Our leadership team all has over 20 years of experience in the Real Estate business. These years of experience equates to a better experience for you as you purchase your home.

From experience negotiating the best price for you to coordination around the details of the transaction process, you are in the best of hands with our team .





Are You Ready to Buy?

If you are ready to start your home purchase, we will need to start with some basics. Below are some factors to consider when preparing to purchase a home and questions that a lender will ask when qualifying you for a mortgage.

STEADY INCOME

TWO YEARS WITH SAME COMPANY OR IN SAME INDUSTRY

CASH FOR DOWN PAYMENT/CLOSING

TWO MONTHS OF PAY STUBS AND BANK STATEMENTS

LOW TO MEDIUM DEBT

Getting Pre-Approved

Unless you are paying cash, this is one of the most important steps of the process.

Choosing a Lender

Lenders are more than just the rate that they offer. Experience matters and we partner with the best. For the best Rates AND service, we choose to partner with:

Josh Nastal
Guaranteed Rate
(602) 377-1979
josh.nastal@rate.com

Filling Out a Loan Application

A quick and painless process to get the lender the information that they need.

Approval Documents

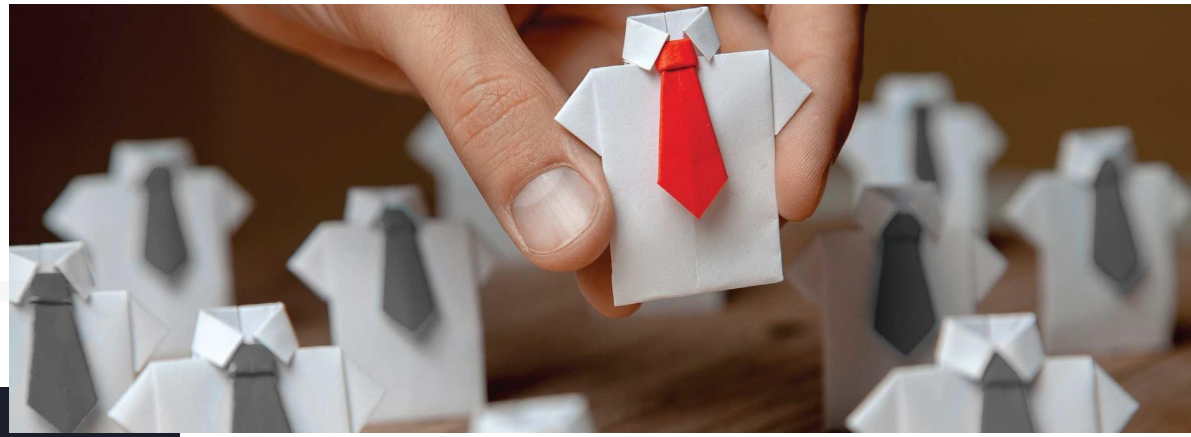
Be sure to have these items ready for your approval

- Pay stubs
- Bank statements
- Tax returns
- Proof of employment
- 580+ credit score

Your Home Search

Lets get started!!! First things first, lets figure out what is important to you

- Location
- Price
- Square footage
- Garage
- Bedrooms
- Baths
- Style
- Lot Size
- Features
- School District
- Pool
- What else is important?



Search Tools

Here are the ways we will find you the perfect home:

- MLS search
- Automated home search
- My website
- Open Houses
- Model Homes
- Referrals
- Our Investor Network
- Office Listings



Making an Offer



Ready to make an offer? Alright, let's do it! One of the questions I will ask you is about the terms of your offer? What are terms? Below is a list of items that we need clarity on and need to consider as we prepare your offer.

- Falling in love with a home
- Seller Wants
- Earnest Money
- Down payment/financed amount
- Important Dates
- Inclusions in home
- Offers will be accepted, counter-offered, or declined
- Closing Date
- Inspection Period



When Your Offer is Accepted

- Give earnest money to title company
- Inspection and repairs
- Appraisal
- Home Insurance
- Finalize Mortgage Details
- Final walk-through

Closing Cost Breakdown

- Property Appraisal
- Home Inspection
- Processing Fee
- Underwriting Fee
- Lender Fee
- Loan Discount Fee
- Recording Fee
- Settlement Officer Fee
- Title Insurance
- Document Preparation Fees
- Escrow Taxes and Insurance
- Prepaid Interest Credit Report
- Transfer Taxes
- Attorney/Notary Fee

Closing Day

This is the big day! I'll accompany you to closing, answer any questions, and verify the closing paperwork matches our purchase contract.

Bring your identification.

Everyone who is purchasing the property must be present. If this is not possible, let me know in advance.

You will need to bring a certified check or wire your down payment/closing costs.





Thank You!

Thank you for considering me as YOUR Realtor. I'm ready to get to work for you and will be in touch to get the process started. Better yet, my contact info is right here, reach out anytime!

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