

BUYER'S GUIDE

THE COMPLETE GUIDE TO BUYING A HOME

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THE EASE GROUP
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BROKERED BY
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REALTY

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HHO

The Ease Group always had my best interest at heart and would never let me put an offer on a property that I didn't absolutely love or wasn't a good investment for me long-term. Every question I had, every concern, day or night, they answered. Their team made this process so easy and I'm extremely thankful for that. The professionalism, client dedication, and work ethic are unmatched! I'm so happy

-Monique V.

ME

MEET THE TEAM

Over 50 years of Experience



JANEE HILL



RASHUN SAULS



**CHARLENE
DUBLIN**



BRIGITTE HILL



CHANTALE ROBERTS



MARENA ROSE



SELINA FLYNT



**ALLEGRA
LAWHORNE**



SHAWN EATON



REGINALD ALSTON



WILOGE COLE



JANEE HILL

The Steps

So, you want that dream home? Our team knows exactly how to get you there.



1

Get Pre-Approved

It's imperative that you start here! If approved, you're off and running. If denied, we'll know what to focus on to turn that denial into an approval!

Choose An Agent

Choose an agent whose personality meshes with your own and whose expertise can work in your favor to meet your needs!



2



3

Hunt for Homes

We'll take note of your requirements & criteria and start searching for properties that fit!

Research Neighborhoods

Your new area is just as important as your new home. Look at schools, recreation, shopping, & work commute.



4

5



Make an Offer

We'll put together an offer strategy on the home you love and negotiate to get it accepted and under contract

6

Inspections

These will determine any hidden & underlying issues in the home



7



Close the Sale

Finalize your loan approval. Arrange a closing date & sign the paperwork

8

Move In!

You did it! Welcome to your new home!



Buy or Sell First

Each Situation is unique, and several factors need to be looked at to determine which is right for you. Here are some things to consider with each.



Buy First

Works Best When

You're pre-approved to purchase and don't have a home to sell

There is a lot of competition in the market and property prices are rising

You're confident there will be a high level of demand for your existing property if you already own



Sell First

Works Best When

Your financing is contingent on selling your existing home

Property prices are flat or declining

If you want greater certainty about how much you have to spend on your next home

if you'd rather have your current home empty prior to getting it ready to list

Pre-Approval

Getting a pre-approval is really step one in the home buying process. one of the best things you can do to simplify the process and give yourself more confidence in your buying power. Here's what you can expect from the process

One

Your Credit Score



- Knowing your credit score will help lenders decide if you're a good candidate for a loan. The higher your score the better.
- For access to the BEST credit tracking platform, [click here](#).
- Do you need assistance with fixing your credit? If you'd like to be connected with our credit team for a free analysis simply let us know!

Your Employment History

- Lenders want to make sure you can regularly make a mortgage payment, with no major gaps in income
- USUALLY 2 years of employment with the same company or within the same field is required

Two



Three

Your Assets & Debts



- Lenders will need to know your debt-to-income ratio to know that you can make each loan payment with the income you earn.
- Debt-to-income requirements may change depending on the type of loan product you qualify for.
- If you'd like to estimate your Debt-to-Income Ratio you can use the [free calculator here](#).



WHAT KIND OF HOME DO YOU WANT?

Are you interested in single-family, condo, or townhome? Do some research on what types of features homes offer. That will help you narrow down your search.



CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you working from home? Do you have family members that have location needs? Do a test run before committing to a certain area.



OLD HOUSE OR NEW HOUSE

Older neighborhoods are great for their charm and character, but often older homes require more repairs. New communities have less repairs, but may not always be in the most developed areas.

CHOOSING A HOME



COMMUNITY

What would you like to see in your new community? Is it more coffee shops? Events? Close to the water? Whatever it is write it down and choose areas that have those features.



WALKSCORE

How important is it to you to be within walking distance to things like schools, shopping, and groceries? Think of what you want or need to be close to.

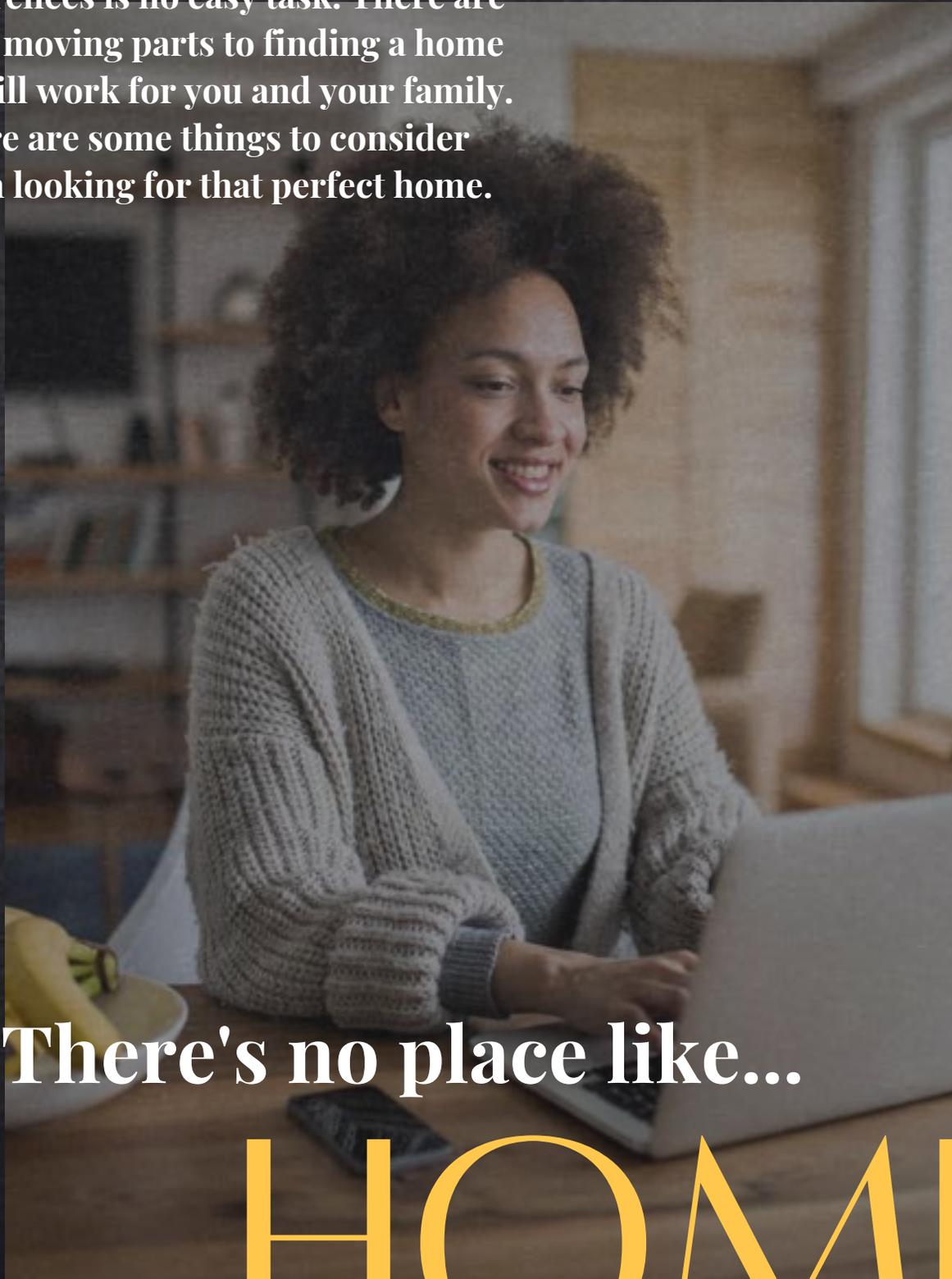


MUST NOT HAVE

Everyone has wants but have you considered the things you don't want? If you hate noise you might want to steer clear of the train tracks or busy areas for example.

Choosing a home that compliments your lifestyle, income, and preferences is no easy task. There are many moving parts to finding a home that will work for you and your family.

Here are some things to consider when looking for that perfect home.



There's no place like...

HOME

UNDERSTANDING OFFERS

Once we draft and present the offer a few things could happen. Here's a breakdown of the offer process and what you can expect.

Offer Presented



Accept

Your offer is accepted! Time to celebrate! Now we will move ahead with any conditions laid out in the offer.



Reject

The seller may reject your offer. We will ask questions to discover why and find out if there is anything we can do to make the offer more appealing.



Counter

The seller may come back with an offer of their own with a few different terms. In this case, we will review those terms with you and continue to negotiate until we reach an agreement.



The Ease Group made sure that I could make an informed decision and helped me block out all the noise that an extreme sellers market can create. They stayed confident and continually reassured me that I could get the home I wanted, refusing to let me settle and succumb to the pressure of this market.

End result...I absolutely love my new home!

-Ravee S.

Elements of an Offer

Offer Price

The price of the property the buyer is willing to offer

Due Diligence Fee

A negotiated amount of funds offered from buyer to seller as incentive for the seller to accept buyer's offer over any other potential offers, and enables buyer the right to walk away for any reason or no reason within the due diligence period

Earnest Money Deposit

Considered "Good Faith Deposit" from buyer to seller as additional incentive or security that the buyer will complete the transaction

Terms

Terms include the total price offered and the financing details.

Conditions

Conditions are items that must be completed or fulfilled prior to the closing (such as a home inspection, obtaining financing, or selling your existing house).

Inclusions And Exclusions

Items included or excluded. These items can be anything from appliances to decorative items, such as window coverings or mirrors.

Closing Day

The closing day is generally the day the closing attorney records the deed and title is transferred from buyer to seller when funds are finalized.

Closing Costs

BEFORE CLOSING

- Due Diligence Fee & Earnest Money Deposit
- Inspection Fees
- Appraisal Fee

CLOSING DAY

- Loan Downpayments
- Lender Fees
- Prorated Taxes & HOA Fees
- Mortgage Insurance
- Attorney Fees
- Prorated taxes

AFTER CLOSING

- Moving Expenses
- Utility Connections
- Renovations + Maintenance

FAQ's

HOW MUCH DO I NEED TO PAY A BUYER'S AGENT?

There are some rare exceptions, but generally, the fee that buyer's agents charge is paid by the seller. So as a buyer, you will almost never pay any commission fee

WHY DO I NEED A BUYER'S AGENT?

It's in your best interest to have representation. The seller's agent is working in the best interest of the seller which means you need someone one on your side to advocate for you to get the best deal possible.

HOW LONG DOES THE PROCESS TAKE?

Finding the right home depends a bit on your timeline, your needs, and your circumstances. Getting preapproved usually is the toughest part, but once we find a home you like, the offer can be accepted within days, and closing is typically 30-60 days from contracting, which means you could be all moved into your new home quickly!

So... be prepared!

Moving Checklist

TWO MONTHS BEFORE

- Start packing, downsizing and donating old and unwanted items
- Start researching moving cost and companies
- Collect school records
- Order Packing supplies

ONE MONTH BEFORE

- Find local healthcare providers and shopping necessities
- Plan for any potential new appliances

TWO WEEKS BEFORE

- Contact utilities
- Finalize moving arrangements

ONE WEEK BEFORE

- Clean as you continue to pack
- Pack things you will need right away separately.

MOVING DAY

- Do a final walk-thru
- Pre-clean, seal any windows or doorways
- Check for damages in your new home that will need to be fixed
- Unpack!

Resources

Credit Help

- Connect with our Credit Repair Team
- [Connect Here](#)
- Credit Monitor- www.MyFico.com

Preferred Lenders

- For a list of my preferred lender options,
reach out to me directly

GET STARTED with your
home searching NOW at

www.TheEaseGroup.com

