



Phase One.

Identifying Your Goals

- What is your motivation to buy?
- What is your ideal price range?
- What is your desired move in date?
- What are your must haves?
- What are you looking for in a neighborhood?

Planning & Preparation

- Discuss objectives and process with your Realtor®
- Select a lender and begin loan approval process
- Obtain a loan approval letter
- Sign exclusive buyer-broker agreement

Knowing The Market

- Analysis of active, pending and sold transactions
- Review contracts and timelines
- Personal timing and seasonal considerations
- Supply v. demand, macro v. micro

Phase 2

Finding Your Home

- Browse and narrow down online listings
- Which online websites work
- Notification of new & off-market properties
- Attend Open Houses
- Schedule property tours with your Realtor®

Offers & Negotiation Strategies

- Knowing the Purchase Contract
- Our multiple offer strategy
- Presenting your offer to win
- Negotiate to optimize price and terms
- Define offer acceptance criteria

Phase Three

Closing Process

- Starting the closing process immediately
- Defining what money is due when
- Notify lender to begin loan process and appraisal
- Contact insurance regarding homeowner coverage

Inspections & Disclosures

- Schedule all desired home inspections
- Review all disclosures and reports
- Approve/negotiate repairs based on inspection
- Review/approve all seller and state required disclosures
- Review and approve preliminary title report
- Meet deadlines & remove contractual contingencies

Phase Four.

Closing

- Schedule final walk-through prior to close
- Review the closing statements
- Arrange for bank checks for closing costs
- Transfer utilities to new home
- Closing, key delivery and celebration
- Move in to the property
- Move-in checklist

Continuing The Relationship

- Staying in touch and keeping you informed
- Second homes and investment properties
- Providing resources and introductions
- Join referral VIP program
- Invites to exclusive client events



A Few FAQ's

How do open houses work? Can I go without my agent?

Open houses are just that, open to the public. They are hosted by the listing agent and it is ok to attend without me. If you would like to attend an open house, just let me know.

Why do I need an attorney? What do they do for me?

It is required in New York State to execute the contract of sale. Your attorney will review and amend the contract. They will also conduct due diligence on the home through title search and municipal search to ensure you as the buyer are not inheriting problems with your purchase.

I found my house. Now what?

This brochure is an outline of the process. You can utilize it for reference to know what will be coming up next in the transaction. And as always, I am your best resource for answering questions.

Buying a home is expensive, why shouldn't I just continue to rent?

Home ownership is widely believed to be one of the best ways to build long term wealth. There are many benefits to owning a home – appreciation, tax deductions, personalizing your own space.

Your Should I talk to a lender before starting my home search?

Yes! There are numerous reasons, two are: It will allow you to know just how much purchasing power you have so we can focus on seeing the right homes. And you will be able to write an offer more quickly when you do find the right home. Happy to share my preferred lender partners with you.

How long will it be until I can move in?

Once we have found your house, done inspections and have contracts signed it will take approximately 60 days to close if you're purchasing with a mortgage.

Work hard,
Be kind

real

Real Estate Terms

Appraisal – The bank's estimated value of the home, required on financed purchases

Contingency – An item or event that must satisfactorily occur for the transaction to move forward.

Debt to income ratio – Percentage of monthly gross income that goes toward paying your housing costs and other expenses.

Deed – Legal document transferring ownership of property.

Equity – The value of the home above any amount owed on it.

Escrow – An account usually held by a participating attorney where earnest money funds are kept. Also an account held by your lender to pay insurance & taxes.

Lien – A claim on the property to secure payment for a debt.

Loan to Value Ratio – The amount owed on the mortgage in relation to the value of the home.

Mortgage Insurance (PMI) – Insurance paid to lender for loans with less than a 20% down payment.

Title – The legal right to, and ownership of property.

Underwriting – The process used by lenders to do a full evaluation and approval of the loan.



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