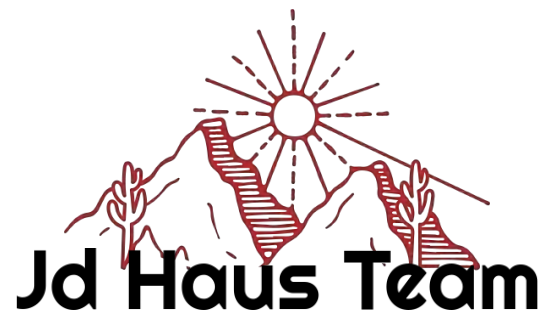




# BUYING

THE **JD HAUS TEAM** WAY





**WELCOME TO OUR COMPREHENSIVE GUIDE DESIGNED TO ASSIST YOU THROUGH EVERY STEP OF THE HOME BUYING PROCESS. WHETHER YOU'RE A FIRST-TIME BUYER OR LOOKING TO INVEST IN YOUR NEXT PROPERTY, THIS BOOKLET WILL PROVIDE YOU WITH THE ESSENTIAL INFORMATION NEEDED FOR A SMOOTH AND SUCCESSFUL EXPERIENCE.**



# CONTENTS



## **PREPARING TO BUY**

The essential steps in preparing to buy a home, including assessing your financial situation, determining your budget, and conducting market research.

## **FINDING THE RIGHT HOME**

Find the right home by choosing a real estate agent, starting your search, and evaluating potential properties.

## **WHY AGENT REPRESENTATION IS IMPORTANT**

Finding the right buyer's agent is important and what to look for in the perfect agent.

## **FINANCING YOUR HOME**

An outline of the financing process for your home, including understanding mortgage options, the application process, and budgeting for ongoing costs.

# PREPARING TO BUY



## **1. Assess Your Financial Situation**

- Credit Score: Check your credit report and score. Aim for a score of 620 or higher for better mortgage rates.
- Savings: Ensure you have enough savings for a down payment, closing costs, and an emergency fund.

## **2. Determine Your Budget**

- Affordability: Calculate how much house you can afford using online calculators.
- Pre-Approval: Get pre-approved for a mortgage to understand your borrowing capacity and show sellers you're a serious buyer.

## **3. Research and Planning**

- Market Research: Understand the current real estate market trends in your desired area.
- Needs vs. Wants: Make a list of must-haves and nice-to-haves in a home.



# FINDING THE RIGHT HOME

## 1. Choose a Real Estate Agent

- Expert Guidance: An agent can help you find homes that meet your criteria and negotiate on your behalf.
- Agent Selection: Look for an agent with good reviews, local market knowledge, and who understands your needs.

## 2. Start Your Search

- Online Listings: Use real estate websites and apps to browse listings.
- Open Houses: Attend open houses to get a feel for different properties and neighborhoods.

## 3. Evaluate Potential Homes

- Home Inspections: Check the condition of the home, including structural elements, plumbing, and electrical systems.
- Neighborhood: Consider the location, amenities, school districts, and commute times.

***Your dream home is not just a property; it's where you create lasting memories.***





# WHY AGENT REPRESENTATION IS IMPORTANT.

Having a real estate agent by your side during your home-buying journey is crucial because they offer expert knowledge and guidance through every step of such a monumental milestone. With their professional support, you can make informed decisions and avoid potential pitfalls, ultimately making your home-buying experience more seamless and less stressful.

## EXPERT NEGOTIATIONS

We've saved our clients thousands of dollars off contract price, negotiating repairs, appraisal shortfalls. All this adds up!

## HIGHER LEVEL OF SERVICE

Buyers who have signed a representation agreement with an agent are considered clients, not customers, and are guaranteed superior services and legal advocacy compared to the general public

## EXPERT INDUSTRY KNOWLEDGE

Buyer agents are required to provide their clients with accurate and reliable information about location, neighborhoods, schools, nuisances, zoning changes, building permits, communities, and all aspects of the escrow process including the ins and outs of inspections and appraisals, and all contracts

## AVOID MISUNDERSTANDINGS

A Buyer Representation Agreement clarifies expectations, helping you understand what you should and shouldn't expect and what your agent will expect from you

## WORK AS A TEAM

When we formalize our relationship, we've created a team dedicated to helping you achieve the best possible home-buying experience

# A TEAM OF SPECIALISTS TO REPRESENT YOU



**JUST LIKE AN AIRLINE HAS MANY PEOPLE DOING SPECIFIC ROLES, WE WILL DELIVER YOUR BEST EXPERIENCE BY HAVING DIFFERENT PEOPLE IN EACH ROLE.**

**Josh** - Main point of contact - handles all negotiations and contract terms, the market expert.

**Trish** - Co-Founder & Client Concierge - provides a comprehensive and personalized service to make the home-buying process as smooth and efficient as possible.

**Showing partners** - Will open all doors 7 days a week, never negotiates. Happy in homes.

**Judith** - Handles all timelines, paperwork and communicates with title, lending and other realtors.

# FINANCING YOUR HOME

## 1. Mortgage Options

- **Types of Mortgages:** Understand different mortgage options (fixed-rate, adjustable-rate, FHA, VA, etc.).
- **Interest Rates:** Shop around for the best interest rates and terms from multiple lenders.

## 2. Mortgage Application Process

- **Documentation:** Gather necessary documents (income proof, tax returns, bank statements, etc.).
- **Approval:** Complete the mortgage application and await lender approval.

## 3. Budgeting for Ongoing Costs

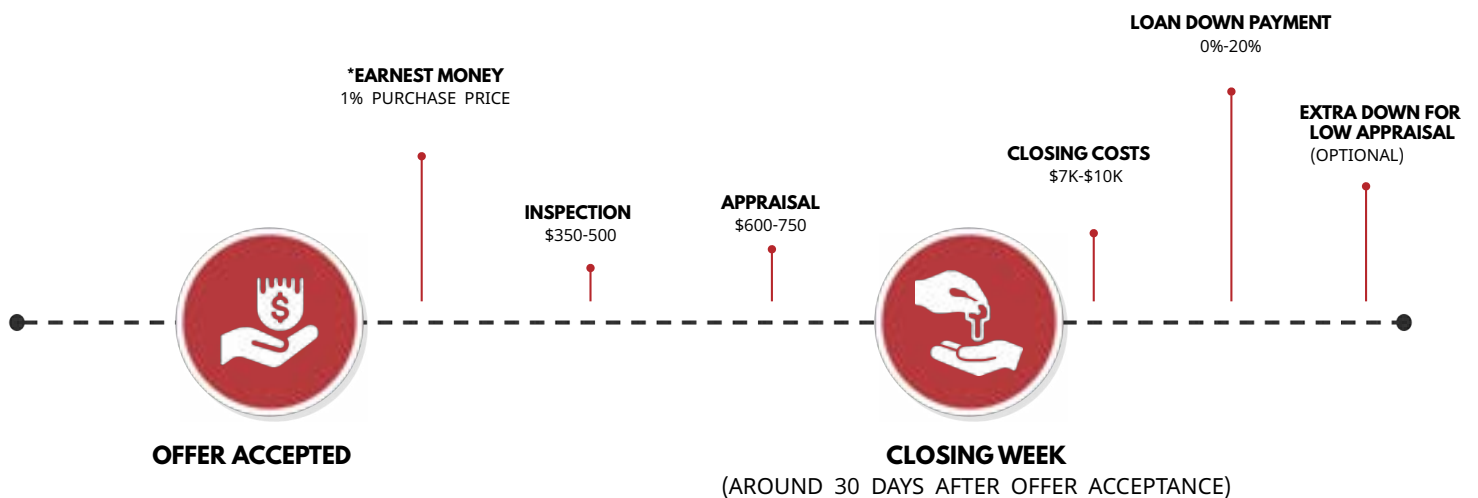
- **Monthly Payments:** Calculate your monthly mortgage payments including principal, interest, taxes, and insurance.
- **Maintenance:** Set aside funds for regular home maintenance and unexpected repairs.

For competitive interest rates, 100+ lender options, and faster closings, reach out to **Ryan Nelson** if you're in the market to purchase a new home or to refinance an existing property.

**Ryan Nelson**  
Branch Manager/Mortgage Loan Originator  
(480) 861-7841 | [rnelson@barrettfinancial.com](mailto:rnelson@barrettfinancial.com)



# WHAT'S IN BUYING A HOME



## CLOSING COSTS:

- Lender's title insurance policy premium
- Half of the escrow fee
- All loan fees, except those required by the lender for the seller to pay
- Recording charges for all documents in the buyer's name
- Interest on a new loan from the date of loan funding to 30 days before the first payment due date
- Hazard insurance premium for the first year in advance and impounds as required by the new lender
- Property tax impounds as required by the new lender
- HOA fees, initiation, monthly/annual dues (if applicable)
- Preservation fees, recreation center fees (if applicable)

Note: FHA, VA, and other specialty loans may have specific fee stipulations

\* Your earnest money is not lost, and it applies to other costs at closing. You'll be required to make that amount liquid at the time of the approved offer and ready to send within 2 business days from a US checking account

# THE JD HAUS TEAM WORKS FOR YOU



We'll move **at your pace**



We'll look for homes that **fit your needs** list, whether new or resale, and in any location you feel comfortable within the Greater Phoenix area



**We'll work as a team to find your dream home** - I'll be searching and you'll be searching, and if you saw your dream home before we even met, that's great! Let's get it locked up!



If you change your mind and don't purchase a home, **there's no cost that will be charged to you by the Jd Haus Team.**

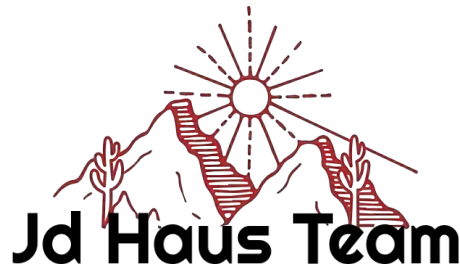
# WHEN YOU BUY WITH US

- EXPERT NEGOTIATION
- ACCESS TO TOP 1% PRODUCING REALTOR
- HOMES.COM/ZILLOW/REALTOR/TRULIA INPUT
- CONNECTIONS WITH TOP RANKED LENDERS
- CUSTOM, AI-DRIVEN HOME SEARCH
- ACCESS TO COMING SOON LISTINGS
- ACCESS TO POCKET/OFFMARKET LISTINGS
- CIRCLE PROSPECTING TO FIND HOMES
- ON-DEMAND SHOWINGS (8AM-8PM)
- PRIVATE SHOWINGS
- IN-DEPTH CMA PRIOR TO ANY OFFER
- GUIDANCE STRUCTURING AN OFFER
- TITLE INSURANCE POLICY VIA TITLE COMPANY
- NEGOTIATE LOWEST PRICE & BEST TERMS

- ANALYZE SELLER DISCLOSURES
- SCHEDULE INSPECTIONS
- REVIEW LIENS ON PROPERTY
- HOA PAPERWORK
- ASSISTANT IN SOLAR TRANSFER
- REVIEW INSPECTION REPORT
- NEGOTIATE REPAIRS
- PROTECT YOUR EARNEST MONEY
- NEGOTIATE APPRAISAL SHORTAGE
- WEEKLY LENDER UPDATES
- MAILBOX INFORMATION
- KEYS & GARAGE REMOTES
- REVIEW LOAN DOCS
- REVIEW SETTLEMENT STATEMENT

**WE PRIDE OURSELVES ON PROVIDING THE HIGHEST LEVEL OF SERVICE TO ENSURE YOUR UTMOST SATISFACTION. OUR DEDICATED TEAM IS COMMITTED TO PERSONALIZED ATTENTION, EXPERT GUIDANCE, AND PROACTIVE COMMUNICATION, ENSURING A SMOOTH AND ENJOYABLE HOME BUYING EXPERIENCE. WE GO ABOVE AND BEYOND TO MEET YOUR NEEDS AND EXCEED YOUR EXPECTATIONS, MAKING YOUR HAPPINESS OUR TOP PRIORITY.**

- CONFIRM RECORDING
- ACCESS TO PRIVATE VENDOR NETWORK
- DEDICATED TRANSACTION COORDINATOR
- ASSISTANCE IN UTILITY HOOKUP
- QUARTERLY CHECK-INS POST CLOSE
- MONTHLY CMA ON HOME'S VALUE
- HOME "TRADE-IN" PROGRAM
- INVITE TO PAST CLIENT EVENTS
- FINAL WALKTHROUGH
- DELIVER KEYS
- REVIEW INSURANCE REPORT
- ANALYZE SELLER DISCLOSURES



## **YOU MATTER. WE CARE. IT'S OUR CULTURE.**

We want you to know that you matter to us. Our commitment goes beyond transactions; it's about creating a personalized real estate experience where your needs are our top priority. With a culture centered on genuine care, we aim to exceed your expectations, building lasting relationships founded on trust, integrity, and a shared passion for real estate excellence.

Welcome to a journey where you matter, we care, and it's our culture.

-  
  
**WILLIAMS**  
**FOUNDER**