



**THE JONATHAN DEAN**  
— *Real Estate Team* —

# **BUYER'S** *Resource Guide*

YOUR GUIDE TO FINDING YOUR DREAM HOME



# THE JONATHAN DEAN

## — Real Estate Team —

The Jonathan Dean Team is committed to serving families in the Carolinas by offering expert guidance and support throughout the home buying and selling process.

What sets us apart from the pack? It's simple – we're not just in it for the transaction; we're in it to help you achieve your real estate goals. With our unwavering commitment to excellence, you can trust that you'll receive top-notch service that's second to none. Sure, real estate can be a rollercoaster of emotions, but with our 15+ years of combined experience and market savvy, we'll turn those stressors into success stories faster than you can say "sold!" We've helped over 350 families find their perfect match, and we're ready to do the same for you!

Beyond all of this, we are delighted to have worked with over 150 repeat clients and referrals. This isn't just a number – it's a testament to the trust and satisfaction our clients have in our services.

When you work with the Jonathan Dean Team, you're not just getting a real estate transaction – you're getting a smooth and fun experience from start to finish. We're sticklers for detail, ensuring that every t is crossed and every i is dotted.

So, whether you're ready to make moves or just dipping your toes into the real estate waters, we're here to make it happen – with expertise, dedication, and a whole lot of fun! Let's turn your real estate goals into reality together!

## Why Us

### MILITARY BACKGROUND

Many of our team's agents are veterans who served in the military. We enjoy working with active and prior military members and their families, as they hold a special place in our hearts. The values instilled in us from our time in the military, such as honor, respect and the importance of family, are engrained in every member of the Jonathan Dean Team.

### BEST DEAL OR NO DEAL

Through our home buying process, if you're not happy with the deal there is no deal. Period.

8

Years In Business

350+

Clients Served

150+


Repeat Clients

47

Clients Served in 2023

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# THE PROCESS

## *to Buy Your Home*

### 1 PARTNER WITH AN AGENT

By working with us (the right agent!) you will receive local insight, up-to-date market information and the assistance of a truly knowledgeable real estate professional.

### 2 GET PRE-APPROVED

By getting pre-approved, you will know what you can afford and determine your mortgage payment. Knowing your numbers helps to ensure you look at the homes that fit your budget.

### 3 FIND YOUR NEW HOME

Begin by comparing homes and neighborhoods to start narrowing down what you are looking for. From there, you can identify homes you would like to view in person.

### 4 MAKE OFFER & NEGOTIATE

Once you find that right home, after using comparative analysis strategies, we will help you determine the best price to offer for the home. We will help you negotiate the best price and terms for your new home.

### 5 UNDER CONTRACT

Once you are under contract, we will move into getting home inspections, appraisals, securing your loan, moving plans, and preparing for closing day.

### 6 BEFORE YOU CLOSE

Get organized before the big closing day. You'll want to transfer funds, reserve a moving company for your move in date, set up utilities and more.

### 7 CLOSING DAY

After signing, the attorney's office will record the deed, disburse the funds and the home is officially yours!



# HOME BUYING

## Checklist

### 1 PARTNER WITH AN AGENT

- Get local insight
- Get to know neighborhood inventory
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

### 2 GET PRE-APPROVED

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter

### 3 FIND YOUR NEW HOME

- Compare home and neighborhood averages, narrow down neighborhoods you want
- Favorite homes
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

### 4 MAKE OFFER & NEGOTIATE

- Review contract terms and time limit for offer
- Negotiate purchase price
- Be clear what conveys with the property
- Choose a closing attorney
- Shop home insurance options
- Prepare for "good faith" deposits
- Choose a target closing date
- Sign the offer
- Deliver deposit check(s)
- Stay in close contact with your agent

### 5 UNDER CONTRACT

- Secure a home loan
- Acquire home insurance and send proof to your lender.
- Schedule home inspection/negotiate repairs
- Acquire a property disclosure from the seller
- Order an appraisal
- Schedule your closing
- Keep up with all lender specific needs
- Stay in close contact with your agent, lender, and closing attorney

### 6 BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve a moving company set a moving date
- Change your address through USPS, your bank, and other instances
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and closing attorney

### 7 WHAT TO BRING TO CLOSING

- Connect with your lender to identify your "Cash to Close". Cash to close is a combination of your down payment and closing costs.
- Bring a printed confirmation of your wire transfer
- Government-issued Photo ID(s)
- Social Security numbers
- Your checkbook (if you have one)

### 8 CLOSING DAY

- Sign closing documents, promissory note, and all other documentation
- Title transfer
- Deed recording
- Save your paperwork in your pre-designated spot
- Get your keys - congrats, it's all yours!



# FINANCING

*Your Home*

## HOME LOANS AT A GLANCE



### 1. PRE-APPROVAL

Mortgage application through recommended lender



### 4. UNDER CONTRACT

Involved parties agree on terms



### 4. APPRAISAL

Get your new home appraised to determine the markets opinion of value



### 4. LOAN PROCESSING

Your loan will begin processing



### 5. UNDERWRITING

Your loan goes through underwriting



### 6. APPROVED

You're cleared to close!

## HAVE ON HAND

- A month's worth of your recent pay stubs
- Copies of your federal tax returns and W-2's from the last two years
- The names and addresses of your employers over the last two years
- Last three months of bank statements
- A copy of your real estate agreement
- Past two years address history
- Divorce/separation decree & child support papers (if applicable)
- Bankruptcy, discharge of bankruptcy papers (if applicable)

### ✓ DO

- ✓ Notify your lender of any address change, whether it's your home address or another listed on your application
- ✓ Notify your lender of any salary or wage changes
- ✓ Be prepared to provide proof of significant bank deposits
- ✓ Acquire homeowner's insurance immediately after going under contract
- ✓ Keep all forms of debt paid and in check

### ✗ DO NOT

- ✗ Make large purchases using existing credit without first talking to your lender
- ✗ Apply for or acquire any additional lines of credit
- ✗ Pay off, transfer, or close credit balances unless your lender instructs you to do so
- ✗ Change jobs without first talking to your lender
- ✗ Co-sign for another person seeking to obtain a line of credit or to make a purchase
- ✗ Pay off collections before conferring with your lender

# FINANCIAL

## Checklist

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Use this financial checklist to help keep your budget in check.



### **CLOSING COSTS**

Closing fees include things like the attorney's fee, survey fees, and document preparation fees.



### **DOWN PAYMENT**

Your down payment is the money you pay at closing. It's the difference between your mortgage amount and your purchase price of your home.



### **EARNEST MONEY/DUE DILIGENCE**

EM and DD are upfront deposits that get applied to your down payment or closing costs. DD is non-refundable



### **APPLIANCES/FURNISHINGS**

When budgeting for your new home, remember to set money aside for appliances and furnishes that you will want to purchase upon closing.



### **INSURANCE**

Depending on your loan program and down payment amount, you may pay mortgage insurance. Homeowners insurance is also required.



### **MAINTENANCE**

It's suggested that homeowners put aside money to cover maintenance from lawn equipment to household tools.



### **PROPERTY TAX**

Your property tax is traditionally held by your lender and paid on your behalf. This is different if you are purchasing with all cash.

# Meet The Team!

Our dedicated team of real estate professionals is committed to providing exceptional service to our clients, treating them like family every step of the way. Our goal is to build lasting relationships, and we hope that by the end of your transaction, you will not only consider us your realtor but also a trusted friend.



**KRISTY KYLE**  
**NC REALTOR**



**JEFF GOODALL**  
**NC/SC REALTOR**



**JONATHAN DEAN**  
**TEAM LEADER**  
**NC/SC REALTOR**



**KAMERIN ROTH**  
**NC REALTOR**



**NATHAN ELLENWOOD**  
**NC REALTOR**



**ASHLEY MCLEAN**  
**TEAM ADMIN**



**DOMINIK LIVINSKY**  
**NC/SC REALTOR**



**WASSEF MOHAMMAD**  
**NC/SC REALTOR**

# GET IN TOUCH

*Contact Info*



(980) 505-5641



TheCarolinasRealtor.com



info@TheCarolinasRealtor.com



## THE JONATHAN DEAN

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