



LET'S FIND

Home

**YOUR COMPLETE GUIDE TO THE
HOMEBUYING PROCESS**

CASSIE MONTANO REALTOR®
CENTURY 21.
Everest





WE CAN'T WAIT TO WORK WITH YOU



Cassie Montano
REALTOR®

With over 25 years of experience in real estate, I'm deeply passionate about turning client aspirations into realities. Grounded in Experience, Thoughtfulness, and Integrity, I offer personalized attention and unmatched professionalism. Whether buying or selling, trust in my commitment to guide you with precision and care, ensuring optimal outcomes. Choosing me means gaining a dedicated advisor with a proven track record of success, ready to champion your goals.



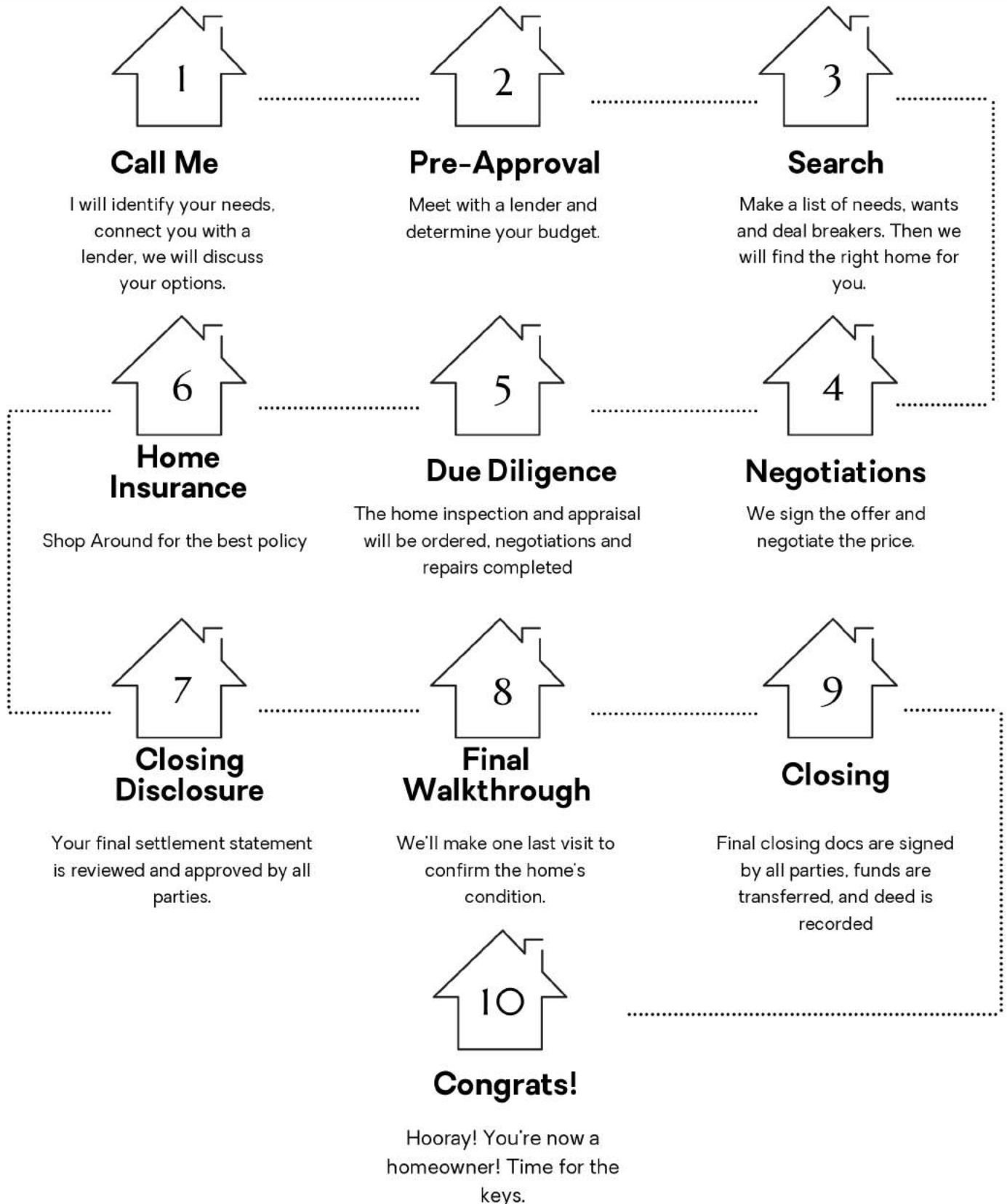
Marissa Quintanna
Transaction Coordinator

Marissa is my dedicated Transaction Coordinator, known for her expertise in streamlining real estate transactions. With strong organizational skills and a meticulous approach, she will guide you seamlessly from contract to closing. Marissa's proactive management ensures deadlines are met and challenges addressed promptly, providing you with a smooth and efficient experience throughout the process.

FINDING YOUR HOME

My Proven Home Buying Roadmap

The Buyer Roadmap Overview



The Home Buying Timeline

Step One

Get Pre-Approved

Before you even begin the home buying process, you will need to meet with a lender to get approved. Together, you will determine the best mortgage type for your situation, as well as how much house you will be able to afford. Be sure to get a pre-approval letter before leaving.

Step Two

Buyer Consultation

After you have met with your lender, we will meet to go over the buying process and discuss the type of home you're looking for. We will discuss style, price, location, and any other features that you find important for your home.

Step Three

Search and Showings

Now the fun part! I will set you up on a custom client search that will send you every available home that meets your criteria for your home. From there, I will schedule showings and we will go view the homes that you are interested in.

Step Four

Make an Offer

After finding the right home, we will discuss important factors and criteria needed to submit in a strong offer. We will discuss offer price, inspection time period, financial contingencies, etc.

Step Five

Negotiation and Contract

The seller will have the opportunity to accept, reject or counter your offer. I will help you understand all the terms of the contract to decide the best course of action for securing your home on terms that work for you.

Step Six

Escrow

- You will deposit to agreed upon earnest money. You will schedule any inspections during the time period negotiated in the contract and we will negotiate any repairs requests you would like to make with the seller.

Step Seven

Final Details

The mortgage lender will typically order an appraisal to determine the value of the home. I will educate you on your rights as a buyer and will offer you alternative routes to take if the appraisal should come back low in value.

Step Eight

The Closing

After your loan has been processed, you will receive the clear to close from your lender. We will perform the final walk-through before closing. After you sign the documents, it's time to celebrate because your home purchase is now complete!



Real Estate COSTS

When it comes to purchasing a home, it's vital to be financially prepared. While you may use a mortgage to cover the majority of the price of your home, there are still costs that aren't covered by a lender. Costs are broken up into three categories: closing costs, down payment, and upfront costs. Your cash-to-close, the amount you must bring to the closing table, is the total of your closing costs and down payment minus any credits and down payment assistance.

Below is information and a breakdown of each category:

1. Upfront costs are the costs you pay out of pocket once your offer on a home has been accepted.
2. Closing costs are the expenses and fees associated with the purchase and sale of a home. Closing cost amounts vary depending on the buyers loan program, but they typically range from 2-5% of the purchase price. Closing costs are paid at closing.
3. The down payment must also be paid at closing, but it is listed separately from the closing costs. The down payment percentage varies by loan type; however, you can buy a home for as little as 3% down.

COST BREAKDOWN

UPFRONT COSTS

Earnest Money Deposit: 1-2% of the purchase price.

This gets applied to your cash to close, if you close on the home.

Home Inspection: \$300-500

Additional Inspections (as needed): varies

Appraisal: \$600-\$700

CLOSING COSTS: 2-5% of Purchase Price

Government fees: recording deed, recording mortgage

Loan Fees: processing, underwriting, wires, prepaid interest, prepaid homeowners insurance, prorated taxes

Title Fees: title insurance policies, deed preparation, settlement fees, wires, etc.

DOWN PAYMENT: Remaining amount due at closing



FINANCES

Finding Your Perfect Home

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

QUESTIONS TO ASK WHEN INTERVIEWING POTENTIAL LENDERS...

There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

✓ What is the best type of loan for me?

✓ Do I qualify for any special discounts or loan programs?

✓ What interest rate can you offer me?

✓ When should we lock in my rate?

✓ What fees would I need to pay up front?

✓ What are my estimated closing costs?

➤ Pay Stubs

➤ List of Monthly Debt

➤ Bank Statements

➤ W-2 Forms

➤ Tax Returns (if self-employed)

RECOMMENDED LENDERS

Preparing For Meeting With A Lender

Please feel free to reach out and interview some of the lenders that I know and trust.

Tiff Leishman - Loan Officer

InterCap Lending	(801) 837-3303 Cell
	tiff@intercaplending.com

Bob Voeller - Loan Officer

Inspiro Financial	(801) 842-4487 Cell
	bvoeller@inspirofinancial.com

Neely Zimmermann - Loan Officer

Fairway	(801) 201-0777 Office
	neelyz@fairwaymc.com

FINDING YOUR HOME

HOME SEARCH

Starting The Home Search



Step One

After you speak with a lender and get pre-approved, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS).



Step Two

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help me to best help you during the home search period.



Step Three

When you decide you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be Under Contract.





WHEN IN DOUBT

WRITE IT OUT

I want to buy a house because...

Owning a house would make me feel....

What are the must-haves in your new home?

What are the deal breakers in a new home?

What are the best days to schedule showings?

Any specifics not mentioned above:

YOUR PERSONAL PREFERENCES

MUST HAVE CHECKLIST

What Is Important To You?

Kitchen

- ☐ Island
- ☐ Updated countertops
- ☐ Walk in Pantry
- ☐ Updated cabinets
- ☐ Formal dining room
- ☐ Updated appliances

Bathrooms

- ☐ Double Vanities
- ☐ Bathtub
- ☐ Updated bathroom
- ☐ Walk in shower
- ☐ Guest bathroom

Main Living Area

- ☐ Walk-in closet
- ☐ Kitchen/great room
- ☐ Storage space
- ☐ Master on main floor

Additional Features

- ☐ Hardwood floors
- ☐ Fireplace
- ☐ Office
- ☐ Open floor plan
- ☐ # of Bedrooms
- ☐ Finished basement
- ☐ Garage space
- ☐ Fenced yard

Place a check mark next to any amenity that you consider a must have on your next home.

OFFERS & NEGOTIATIONS

Presenting a Strong Offer

Information Needed

Before I begin writing an offer, I will need to gather some documents and discuss some important details...

- ✓ Pre-approval letter
- ✓ Offer Price
- ✓ Financing Amount
- ✓ Earnest Money Deposit
- ✓ Closing Date
- ✓ Inspection Period
- ✓ Closing Costs



Multiple Offer Situations

It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple offer situation...

- Submit your Pre-Approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Offer more than the asking price
- Be flexible with your closing date
- Offer a higher amount for the Escrow deposit so the seller knows that you are serious
- Keep your offer clean when it comes to contingencies and don't ask for anything that is not a deal-breaker for you

Under Contract

Congrats! We are almost there. You will turn in your earnest money, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes between 30-45 days.

FINDING YOUR HOME

INSPECTION PERIOD

Types of Potential Inspections

- Home Inspection
- Radon Testing
- Mold Inspection
- Lead Based Paint Inspection
- Methamphetamine Test

Inspection Time Period

The typical inspection period is between 10-15 days.

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.

Recommended Home Inspectors

Please feel free to reach out and interview some of the Home Inspectors that I know and trust. If you decide to use a different inspector make sure the inspector is certified, insured, and has good reviews.

Andy Dodds

White Summit (801) 971-3444 wshi.ander@gmail.com
Home Inspection

Keith Brady

North Star (801) 721-8808 northstarinspectors.com
Home Inspection

Inspector Tony

Home Inspections (385) 288-0749 nyhomeinspections.com





OUR STRATEGY

PREPARING FOR CLOSING

Buying Your Home

01. Loan Application & Appraisal

You will typically have 3-5 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.

02. Home Insurance

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to your lender and they will be more than happy to provide you with a list of recommendations.

03. Important Reminder

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call me first.

04. Clear To Close

These words are music to my ears, and yours too! This means that that mortgage underwriter has approved your loan documents and we can confirm your closing date with the title company.

Get your keys and *celebrate* buying your home

Why should I hire

CASSIE AS MY AGENT

I understand that the homebuying process can often be overwhelming and stressful, but rest assured, as your real estate agent, my job is to make it feel as smooth and easy as possible. With my experience in buying and selling homes, I have encountered numerous obstacles and challenges, and I have always managed to find creative solutions to overcome them. I am here to alleviate any stress and uncertainty that may arise during the process. As your advocate, I will use my negotiation skills and market knowledge to ensure that you get the best deal possible. I am committed to keeping you informed and involved every step of the way, and I genuinely care about your future in your new home.

As a full-time real estate agent, I am dedicated to being your go-to resource for all things real estate, both now and in the future. I would be honored to be your real estate agent and friend for life!

How do I get paid?

Many people wonder how buyer's agents get paid, since there is usually not a direct cost to you as the buyer. The simple answer is that the listing agent typically pays me through an offering in the MLS that they negotiated with the seller. When working with me, I do ask that you sign a buyer broker agreement, which is a form of protection for both of us. It ensures that I will work hard for you, and that you are committed to using my services. If we successfully get you to homeownership, then I am compensated for my hard work. I want to reassure you that I am only paid for performance, and if any point you feel that I am not doing my job, please don't hesitate to have a conversation with me. I am more than willing to discuss what is right for you and ensure that you are satisfied with the results.

What about for sale by owner?

If you or I find a home that is listed for sale by owner, let me go ahead and call them first. I can almost always negotiate they pay my commission as part of the buying process.

What about new construction?

I have done a multitude of new construction, whether you are looking at buying your own land and building yourself or looking at going to a production builder, let me do the leg work. I'll set the appointments and be there every step of the way! If you ever find yourself just walking into a builder, let me know you have an agent right up front. Often times, they will want me there for the very first appointment, please let me know if you are considering going in to a builder.

What about Open Houses?

Yes, you can go to open houses. If you let me know you are going I will make every effort to meet you there. If you end up going without me, just let the agent know that I am your agent. If you end up wanting to place an offer on the home, just let me know. I can write it up right away.

Client Reviews

What my past clients have to say



Cassie was very professional and knowledgeable about how the whole process of buying a home works. She gave me the impression that she did not care about her commission as much as she cared about making sure I got a home I was happy with ... I recommend her to anybody that wants a realtor who ... prioritizes your needs and makes the process quick and easy. 10/10.

Tyler



Cassie stood out to us from the beginning, going full speed into our real estate needs even after we said we had a few others to talk to first. She had/has amazing punctuality, she was always on point, and was always goal oriented with our needs and desires. Amazing!

Jacob



Cassie provided excellent service throughout the entire house search and purchase process. Her experience, willingness to consider/discuss all options, and fast response time were critical in successfully finding a house in a very tough market. She was eager to accommodate and help us however she could. Thanks Cassie!

Timothy



Super kind and helpful.

She was amazing to work with. Was super fast at responding and answered every one of our many questions very patiently.

Brandon & Emily



Excellent at what she does. Showed that she genuinely cared about us and the experience we had. Would not have had the same positive experience without her involvement.

Garrett & Jenna



We have personally used Cassie to buy or sell our property six times. Plus a few extra times that we've referred her for family members. Best real estate agent I've ever worked with.

Robert & Lori

Your Home Matters

Buying a home is one of the most significant decisions you'll make. I understand it can feel overwhelming. That's why selecting the right agent matters. Who you choose can shape your entire home buying experience and its outcome. If you decide to work with me, know that I'm committed to exceeding your expectations at every turn. Let's team up and work towards making your real estate dreams a reality.



Cassie Montano
REALTOR®



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Cassie Montano, REALTOR

Cassie 
Montano
Expertise Thoughtfulness Integrity

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