



First Time Home Buyer Guide

Buying a home may seem intimidating, but my team is here to help guide you throughout the entire process.



REAL **gratitude**

EPIQUE[®]
R E A L T Y



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Step One:

Start Saving for a Down Payment



A mortgage down payment can be as low as 10%, 5%, or even 0% for certain types of mortgages (Daisy Down, some FHA, VA loans or a USDA loan)

Ideally, you will be buying within a couple years of starting your savings account, so a generic savings account is sufficient.

Step Two:

Meet with a Lender for a Pre-Approval



This will help you target homes in your price range. A purchase price that's beyond your financial reach will make you sweat your mortgage payment and puts you at risk of defaulting on your loan.

Plus, with COVID-19 most listing agents are requiring a Pre-Approval before a prospective buyer steps foot on the property. So often times, we cannot start looking until this process is completed.

Step three:

Meet with your Real Estate Agent



For Home Buyers, the cost to use a Real Estate Agent is usually FREE!!!

Your agent will be able to help you find your dream home that fits your needs. They will be able to guide you through the rest of these steps and negotiations to ensure that you are involved in a fair deal.

Also, with the market being so competitive, it's great to have someone in your corner to give you a leg up.



Step Four:

Go Shop for a Home!!

Since the sheer number of homes can become overwhelming - and sometimes underwhelming - we know the right questions to ask in order to narrow down your must haves from your wants.

We also know when to be realistic about the market to help guide you while you make difficult decisions.

This is the fun part.

Step Five:

Make an Offer
that gets accepted



This is where we specialize. When we find your dream home, your agent will be able to help you prepare your offer to be competitive in the current Seller's market.

Plus, it does not hurt that other agents love to work with us and our Neighbors with Gratitude.

Step Six:

Get Your
Home Inspection



A home inspector checks out the house from top to bottom to determine if there are any problems with it that might make you think twice about moving forward.

Most Problems Can be Fixed or Renegotiated.



Step Seven:

Get a Home Appraisal.

This is where the lender checks out the house to make sure it's a good investment on their part. It's similar to a home inspection, but for your lender.

Step Eight:

Close Escrow



Closing is the day you officially get the keys to your new home—and pay all the various parties involved.

That will include your down payment for your loan, plus closing costs (2%-4%) and any extra fees you pay to process your loan.

Step Nine:

Move into Your New Home!!



From movers to handymen, we can help you get your home exactly how you'd like it prior to move in.

Step Ten:

Enjoy the Benefits of being a Home Owner



- Appreciation over time makes it a safer Savings Account/Investment
- Build equity that you can use in the future
- Stability. Rent increases of an average of 4% annually
- Tax Benefits
- Children who grow up in homes that are family owned usually see a positive impact on their achievements like reading and math.
- Maintaining and Improving your space that you live in leads to better mental health.
- Sense of Community.
- Pride of Ownership.

WHO WE ARE



After every closed deal, we use a portion of our commission to partner with our clients in order to give back to your direct community.



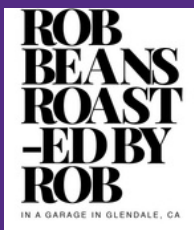
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HAS PARTNERED WITH :

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boxxie
PARTY



and many more



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