

BUYING YOUR HOME *A Guide*

1 PARTNER WITH AN AGENT

- ☐ Get local insight & expertise w/ full time
- ☐ Agents 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 & personal advice

2 GET PRE-APPROVED

- ☐ Understand what you can afford
- ☐ Determine your desired monthly mortgage payment
- ☐ Ask a lender what's needed for down payment
- ☐ Prepare for a 2-3% deposit submitted with the offer
- ☐ Obtain a pre-approval letter + estimate closing costs
- ☐ Have money ready for inspection & appraisal.

3 FIND YOUR NEW HOME

- ☐ Compare home and neighborhood averages, narrow down neighborhoods you want
- ☐ Favorite homes & drive by
- ☐ 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

- ☐ Strategize with your agent on building an offer
- ☐ Negotiate purchase price
- ☐ Choose a title company or closing attorney
- ☐ Shop home insurance options
- ☐ Prepare for a down payment, earnest money
- ☐ Choose a target closing date
- ☐ Sign the accepted offer
- ☐ Deliver escrow check
- ☐ Stay in close contact with your agent

5 UNDER CONTRACT

- ☐ Finish applying for a home loan
- ☐ Acquire home insurance and send proof to your lender. Order an appraisal
- ☐ Schedule home inspection/negotiate repairs
- ☐ Select a strong Real Estate attorney
- ☐ Neutralize contingencies. Input any contingencies that may be specific to your area
- ☐ Have your attorney conduct a title search
- ☐ Your agent will work to Schedule your closing
- ☐ Secure your funds for closing
- ☐ Stay in close contact with your agent, lender, and title company

6 BEFORE YOU CLOSE

- ☐ Transfer funds for closing
- ☐ Reserve a moving company or storage
- ☐ Change your address through USPS, your bank, and other providers
- ☐ 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 title company

7 CLOSING DAY: WHAT TO BRING

- ☐ Connect with your lender to wire down payment funds. You'll need to cover closing costs and the down payment. (Bank Check)
- ☐ Bring a printed confirmation of your wire transfer. Government-issued Photo ID(s)
- ☐ Social Security numbers
- ☐ Home addresses from the last 10 years
- ☐ Proof of homeowner's insurance
- ☐ Your copy of the contract
- ☐ Your checkbook

8 CLOSING DAY

- ☐ Sign closing disclosure, promissory note, and all other documentation
- ☐ Title transfer
- ☐ Get the Deed/Title on Record
- ☐ Save your paperwork in your pre-designated spot
- ☐ Get your keys - congrats, it's all yours!

The
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Let's find your dream home!

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Why Use A Buyers Agent



Representing You!

Why Partnering With A Home Buyer Specialist is Can Help Protect You?

As a Home Buyer Specialist, a buyer's agent is dedicated to working exclusively with home buyers. They represent your best interests on any home you want to purchase, throughout the entire home buying process, ensuring you find and secure the perfect home for your needs and budget.

1 DISCOVER YOUR DREAM HOME

- Guidance on preparing to buy a home, from what you need before buying, to building a personalized strategy for your unique situation.
- Developing a "Needs Analysis" - defining your wants & needs, locations, style, etc.
- Find the RIGHT property that meets your needs - MLS, off-market, future listings, open houses, new homes, etc.
- Help you get the best price
- Expert market knowledge
- Exclusive guidance on listings and matching homes to your needs.

2 CONTRACTS & NEGOTIATIONS

- Assistance in formulating a competitive offer tailored to your needs - CMA offer pricing strategy
- Creating a plan for success in a competitive market
- Drafting, reviewing, and negotiating contracts. Run a Comparative market analysis on the home
- Providing comprehensive advice and advise on safeguards to ensure you are protected and understand the contracts requirements

3

DUE DILIGENCE TO CLOSING

- Consulting - due diligence to closing.
- Comprehensive Transaction coordination and facilitation.
- Notify lender, help conduct a property inspection, work with title attorney, negotiate post-inspection repairs, meet milestones on the contingency calendar, work with listing agent to resolve disputes.

4

GETTING YOU TO CLOSING

- Coordinate appraisal & clear mortgage conditions
- Contract to closing date
- Provide utility information for setup
- Review closing package, CD, etc.
- Conduct final walkthrough to verify conditions and repairs
- Verify funding, Close, and conduct key exchange.

For a Complimentary Home Buyer Consultation - Contact Us Today!

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