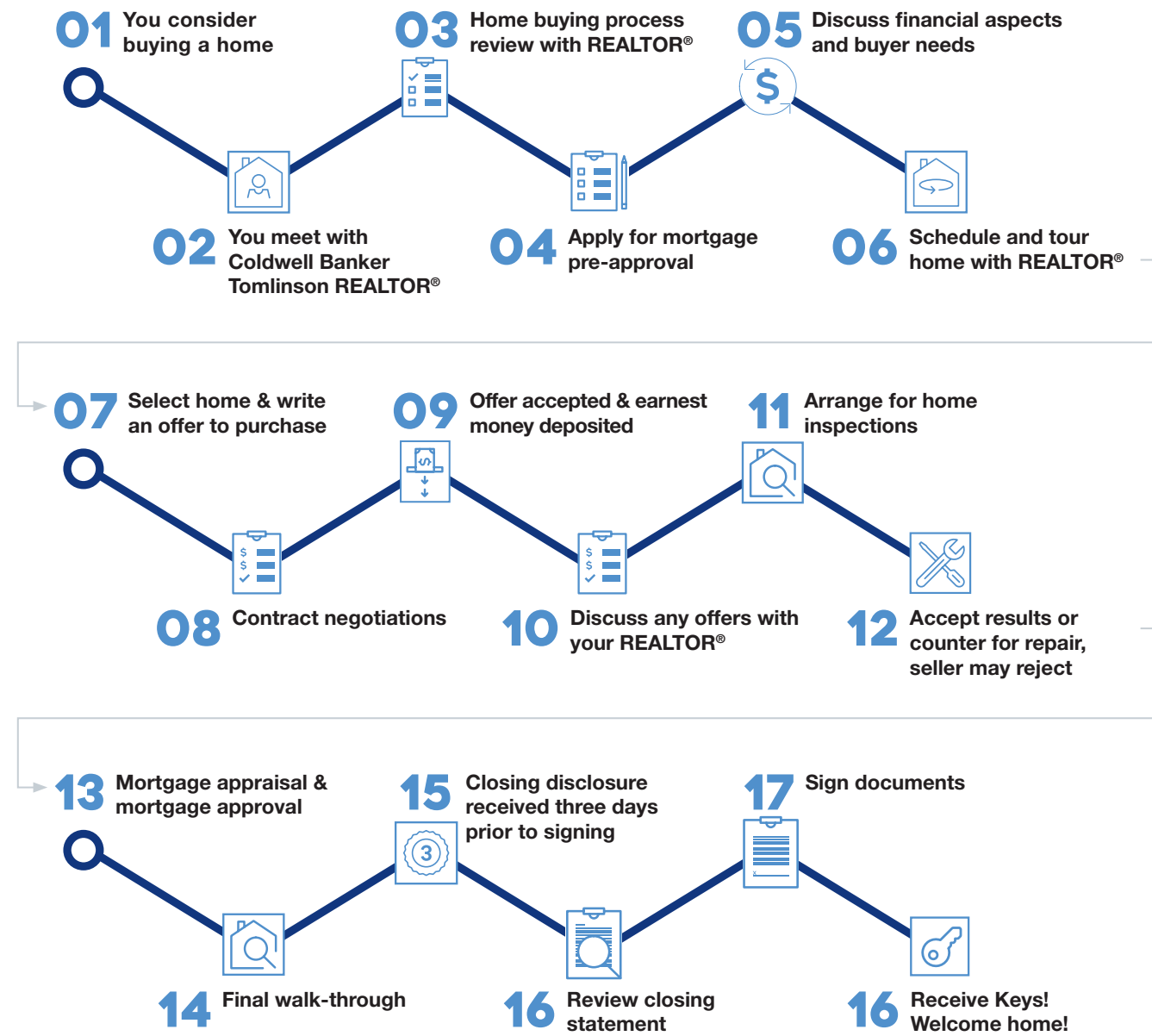


## THE HOME BUYING PROCESS

Buying a home is a complicated process. Proper research, defining goals and developing an action plan are the keys to a successful outcome. I will help guide you through it every step of the way.



## GETTING STARTED

Your home-buying needs are one of a kind. Using our proprietary technology suite and resources, I will develop a custom plan to:

- Provide you with proven, powerful and personal service
- Help you find the right home and negotiate the best possible price and terms for it
- Close the sale in a smooth, timely manner

I am committed to your complete satisfaction, and will represent your interests with the utmost care, honesty, integrity and discretion. Let's get started!



# YOUR HOME BUYING GUIDE

Complete guide to the home buying process.



## YOUR SEARCH BEGINS

Buying a home is one of life's biggest investments and most exciting adventures. We are your partner in the process, guiding you along the way to make your experience smooth and successful.

**This Home Buying Guide includes helpful information to get you started:**

- Trusted Brand
- Leading-Edge Technology
- Expert Guidance
- Experienced Professionals

## YOUR PARTNER IN THE PROCESS

When you choose a me to represent you, you'll have someone by your side every step of the way, giving you the insights and information you need to have confidence in your decision.

**I will:**

- Meet with you to discuss your needs and goals, and to plan your property search
- Help you to get pre-approved and establish your budget
- Show you properties that meet your criteria
- Keep you informed of new properties that come on the market
- Work with you until you find the right home
- Help you determine your offer
- Negotiate the offer and contract according to your best interests
- Facilitate home inspection and resolution process
- Prepare you for closing and the associated costs
- Keep you updated throughout on the progress of your transaction

## THE POWER OF PRE-APPROVAL

**Pre-approval helps you:**

- Understand your financial condition
- Know exactly how much home you can afford before you begin your home search
- Strengthen your purchasing power when making an offer
- Save money with sellers confident about taking their home off the market with buyers who have a definite loan commitment
- Have one less contingency that the seller will be concerned with to get their home sold
- Closing more quickly – the lengthiest contingency is usually the mortgage approval
- Minimizing the anxiety of not knowing whether or not you qualify for a loan

## LEADING HOME-SEARCHING WEBSITES

The first stop on your home search? My website. Not only is it an easy way to check out all the available properties in your preferred area, it's also another way for your agent to get to know the types of properties that you like.

**On my website:**

- Search all available MLS listings in your preferred location, based on preferences you specify
- See your search results in map or list view
- Look at multiple images and read full details about properties that interest you
- Save your search so you can easily return to it each time you come back to the site
- Sign up for email alerts on new properties or open houses that meet your search criteria
- Share your favorite properties with your friends via email or social media
- Discover information about the community and area schools



## MAKING AN OFFER

There are many factors that influence the market value of a home. I will advise you in making an offer that meets all of your needs. Some of the factors to consider include:

- How long the home has been on the market
- If the price has been reduced
- How much the home is worth - I will provide a comparable market analysis (CMA) showing the list and sale prices for similar homes in your area
- If there are multiple offers
- Other items that might be included in the sale (furniture, hot tub, etc.)
- The "list-to-sale-price ratio," an indication of how competitive the market is for homes in this area
- Why the seller is selling

Once the offer is written, I will present it to the seller's agent. At that point the seller can accept your offer, reject it or counter it to start the negotiation process. Through our collaboration, you will have a strategy in place to ensure the most advantageous terms and acceptable pricing for you and your budget.

## CLOSING ON YOUR HOME

Once your offer has been accepted, the closing process begins. Here are some of the typical steps involved.



### Home Inspection

Most property sales are contingent on the results of a home inspection, which is paid for by the buyer. The inspection typically occurs within 10 days of offer acceptance, and includes a review of the home's exterior elements like the roof, siding, trim and windows, as well as kitchen and bathroom fixtures and appliances, and major systems like heating and cooling, plumbing and electrical.

### Title Search

This is a historical review of all legal documents relating to ownership of the property to ensure that there are no claims against the title of the property. It is also recommended that you purchase title insurance in case the records contain errors or there are mistakes in the review process.

### Appraisal

As a standard part of the mortgage process, your lender will order an appraisal report to ensure that the loan will be guaranteed by the home's value.

### Final Walk-Through

If it's requested in the contract, you'll be given the chance to look at the home to make sure it's in the same condition as when you signed the sales agreement.

### Closing Costs

In addition to your deposit and down payment, there are a variety of other costs involved in closing, including:

- Loan origination fees, appraisals and reports
- Surveys and inspections
- Mortgage insurance
- Hazard insurance
- Taxes
- Assessments
- Title insurance, notary and escrow fees
- Recording fees and stamps