

BUYER guide

FOR BUYING YOUR HOME

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In today's competitive market, you need a passionate, local advisor that can help you navigate the home buying and selling process. As a valued client, you'll receive:

• Expertise on neighborhoods and the local markets• A proven negotiator who will be with you every step of the way

• A trusted and knowledgeable partner through closing and beyond • Innovative strategies to market and sell your home

• Additional insights into listings that are not accessible online

***A Certified Military Relocation Professional.**

Let's find HOME!

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01 *Preparing*

TO BUY YOUR NEW HOME

Find Your Agent & Financial Health

Find Your Agent

TO BUY YOUR HOME

Buying a home without a realtor can be stressful and challenging. The majority of homebuyers prefer to work with a real estate agent because their experience and resources on the market.

our agent will be working with your best interests to help guide you in your journey of buying your home.







MORE CONVENIENCE/ BETTER ACCESS

A real estate agent's full-time job is to act as a liaison between buyers and sellers. This means that he or she will have easy access to all other properties listed by other Sellers.



NEGOTIATING IS TRICKY

This can put you in a better position to get the price you want.

CONTRACTS CAN BE HARD TO HANDLE

An experienced real estate agent deals with the same contracts and conditions on a regular basis and is familiar with which conditions should be used. Protecting you whether your selling or buying.

ATTENTION TO DETAIL

Agents are far more familiar with this type of paperwork than you are. Consider this if you are trying to save money.



AVOID CLOSING PROBLEMS

When a sale nears closing, all kinds of pitfalls can kill the deal in the final hours. A real estate agent knows to watch for trouble before it's too late.

HOW'S YOUR FINANCIAL HEALTH?

An important first step on your journey to success is to be fully aware of your personal financial situation. Understanding your personal financial situation will guarantee your long term success in this process. It will ultimately confirm your financial eligibility & readiness for the purchase and long term maintenance costs that come with purchasing a home.



- **LOOK AT YOUR SAVINGS**

It is always recommended that you come prepared when purchasing a home. It is highly important to have available sufficient emergency cash to cover critical expenses. A great rule of thumb is to have a minimum of three to six months set aside for expenses. And let's not forget the major upfront expenses such as cash down, closing and moving costs.

- **REVIEW YOUR SPENDING**

You need to know where your money is presently going every month to better understand and plan for this future purchase. How much money is going to bills or necessities vs how much is going towards extras. Knowing your spending limits helps towards an ultimate successful purchase.

- **CHECK YOUR CREDIT**

Lowering your debt to credit ratio and credit reliability are among some of the main criteria for approval lenders are tasked to evaluate and interpr

- **WHAT DO YOU WANT IN A HOME**

Knowing what you are happy with when you are heading towards purchasing a property is key to long term happiness. With so many types of homes a to the consumer, it is advantageous to become familiar with ALL of your options.



02

The Buying Process

FIND A HOME & OFFERS

Find A Home, Make An Offer & Home Inspection



Finding Your Dream Home

IT'S TIME FOR THOSE OPEN HOUSES

Once you have an idea of what you can work with. Bring your real estate agent to your open house visits. It is only beneficial to have someone in your corner ready to help you accomplish your goals. Going into a situation unprepared will ONLY benefit the other parties involved. We will have your back throughout the whole process.

Home Hunting tips...

Want more than you can afford? Don't we all right?! We can help you see the hidden beauty of a home, and point you in the direction of some with hidden potential. Some only require a little sweat equity and will have the opportunity of a tremendous makeover on the cheap.

Make an Offer

MAKE AN OFFER

Once you are at the point where you feel like it is time to present an offer, we will guide you as to how much to offer at first, along with specifying any conditions you would like to negotiate for. We then will proceed with the official offer submission to the sellers agent. If all goes in your favour, they will accept. Fingers crossed! In the event that they refuse the initial offer, they will most likely come back with a counteroffer.





AGREEMENT

Once a middle ground is reached that pleases both parties, the next step is a deposit to lock in the deal while the property goes into Escrow. Escrows are usually 30 days unless otherwise pre specified and negotiated by the real estate agents .



HAVE THE HOME INSPECTED

An important condition to have in the purchase contract, is to have the sale proceed only after passing a home inspection. This is a must and we cannot stress this enough! An inspection professional will see your new home from a trained set of eyes to see if there are any hidden surprises in roof, foundation ect. If there are findings, then we can help you find a solution with the sellers team.



03

Final Steps

NEGOTIATION TIME

Schedule Move, Closing Expenses & Items To Bring To Closing

Schedule Your Move



Celebrations are in order, but there is still work to be done. Depending on your escrow period and what you would like to accomplish before moving in, you should start scheduling asap.

Scheduling movers as soon as possible, Will take a big stress off your shoulders. Also, any renovations you plan on doing before you move in should be considered as early as possible to ensure their completion on or ahead of your schedule.





CLOSING IS THE FINAL STEP

This is the final step in the selling process. On the day of closing, both parties sign documents, funds are dispersed, and property ownership is formally transferred to the buyer.

Congratulations on buying your home!

CLOSING EXPENSES FOR BUYERS CAN INCLUDE:

- Obtaining private mortgage insurance
- Completing mortgage paperwork
- Loan-origination fees
- Title insurance
- credit report charge

BRING ITEMS TO CLOSING:

Issued Photo ID

- Cashier's check or proof of wire transfer
- Proof of property insurance



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