BUYERS

The Smart Start: A Buyer's Planning Guide

NICOLAI GLAZER REAL ESTATE GROUP

The best Real Estate decisions come from a clear understanding of your lifestyle, priorities, and long-term goals. This guide is designed to help you think intentionally about what matters most in your next chapter.

1. What is motivating your move or Real Estate purchase?

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2. How do you hope this Real Estate purchase will improve or support your lifestyle?

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3. What are your "must-haves" versus your "nice-to-haves"?

Non-Negotiables	Nice to Have	Dream Features

4. What concerns or hesitations do you have?

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5. What does Real Estate success look like 5 years from now?

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6. What financing approach feels most aligned with your goals?

☐ All Cash ☐ Conventional Financing ☐ 1031 Exchange

☐ Still Exploring Options ☐ Other: ____________________

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BUYERS & SELLERS

Closing Costs: Who Typically Pays What

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Understanding closing costs is an important part of preparing for a successful sale. While some fees are standard, many are negotiable depending on the terms of the offer. Our role is to guide you through each step so there are no surprises.

Costs Typically Shared

• Escrow & Title Fees - Neutral third-party services. Includes costs for managing the closing process and ensuring clear, insured transfer of ownership.

• Recording fees – Charged by the county's recording office.

• Notary Fees - For signing and verifying documents. Each side pays their own.

• HOA Dues - Prorated dues adjusted at closing when the sale occurs mid–billing cycle

• Property Taxes - Prorated based on closing date

Buyer's Typical Closing Costs

• Loan Costs – Lender charged fees to originate and fund a mortgage. Fees vary based on lender, loan program, interest rate, and borrower qualifications.

• Appraisal - Required by lender to confirm value of property

• Credit Report - For loan qualification

• Prepaid Interest - Interest from the closing date to the start of the first loan payment

• Homeowners's Insurance - First year typically paid at closing

• Lender's Title Insurance - Required by the lender to protect the loan

• Priavate Mortgage Insurance (PMI) - If applicable to loan structure.

Seller's Typical Closing Costs

• Seller-Paid Commission - Listing side and buyer's broker compensation if negotiated in the offer.

• Owner's Title Insurance- Protects the buyer agains any issues with existing ownership

• Transfer Taxes (City & County) - Government fees charged when ownership is transferred

• Disclosure Reports - Reports required by law, including the Natural Hazard Disclosure

• HOA Document Fees - Cost to obtain required HOA documents and disclosures.

• Termite / Pest Inspection & Repairs - If negotiated in the terms of the offer

• Home Warranty - If included in the terms of the offer

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BUYERS

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Home Tours: How To Evaluate A Home With Confidence

It's easy to focus on what "looks good. Real insight comes from understanding what's been done well and how the home will hold up over time.

Big Ticket Systems Set The Foundation

Roof, HVAC, plumbing, electrical, windows if they're newer, that's real value. If not, plan accordingly, A home warranty can offer added peace of mind.

Repairs Can Add Value

Items like water intrusion or drainage aren't always negatives often they've already been addressed. The key is to making sure they were handled properly

Maintenance Matters

Homes that have been consistently cared for tend to hold up better and protect your investment long term.

Quality Of Upgrades

Not all renovations are equal. Solid materials and good workmanship go a long way. Look beyond the surface.

Energy Efficiency Equals Lower Cost

Dual-pane windows, solar, insulation, and updated systems can reduce monthly expenses and add long-term appeal.

Parking And Storage

Make sure the home functions for your day-to-day; enough parking, usable garage space, and practical storage.

Neighborhood And Lifestyle

Walk the street. Get a feel for the pace, the people, and whether it fits how you live.

Schools And Local Amenities

Even if not a priority, they influence value. Parks, dining, and convenience all matter.

HOA Structure

Understand dues, what's covered, and any restrictions. A well-run HOA can support value.

Lot Potential

If you are thinking about adding a pool, ADU, or expanding know what is possible. Flexibitly creates upside.

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Mortgage Pre-Approval Checklist

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While there may be additional items needed, this is general guidance to help you prepare. It is important to connect with your lender for specific details. If you need a trusted lender, we are happy to refer one. Having these items ready in advance helps strengthen your offer and avoids delays once you find the right home .

Identification

- [ ] Driver's license or government-issued ID
- [ ] Social Security number (or card, if requested)

Income and Employment

- [ ] Most recent 2 years of W-2s
- [ ] Most recent 2 years of tax returns (all schedules)
- [ ] Most recent 30 days of pay stubs
- [ ] Two-year employment history (employers, dates, positions)
- [ ] If self-employed: year-to-date profit and loss statement and current balance sheet

Assets

- [ ] Most recent 2-3 months bank statements (all accounts)
- [ ] Investment account statements (stock, IRAs, 401k, etc.)
- [ ] Documentation for any large or unusual deposits

Debts and Real Estate

- [ ] Monthly payment amounts for any loans not reflected on credit
- [ ] If owning Real Estate
  - [ ] Property address
  - [ ] Estimated market value
  - [ ] Current loan balance and monthly payment
  - [ ] Rental income (with lease agreements, if applicable)

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