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REAL PROPERTIES LLC

Home Buyer's Guide

OUR GUIDE TO BUYING YOUR HOME



Bethany

CEO
Eden Real Properties





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YOUR HOME BUYING PACKET

A COMPLETE GUIDE TO THE HOME BUYING PROCESS



Congratulations on your decision to purchase a home!

Buying a home is an exciting milestone, but it can also be a complex process with many moving parts. I'm here to guide you every step of the way, sharing my knowledge, experience, and resources to make your journey as smooth as possible. My team and I are committed to supporting you from start to finish, ensuring that your needs are understood and exceeded through personalized service.

Purchasing a home is a significant decision—often one of the largest investments you'll ever make. That's why I am dedicated to keeping you fully informed and confident throughout the entire process. You can count on us to provide guidance, clarity, and support at every stage of your home-buying experience.

This information packet has been thoughtfully prepared to serve as your guide during and even after the transaction. Inside, you'll find key contacts, important timelines, and space for notes to help you stay organized and on track.

I encourage you to keep this packet handy as a reference throughout your journey.

If you have any questions at any point, please don't hesitate to reach out. I look forward to working with you and helping you find your dream home!



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BUYER REPRESENTATION TASKS FOR A REAL ESTATE AGENT

(From first contact through closing)



A real estate agent's buyer representation tasks include guiding clients through every step of the home-buying process—from property search and home tours to negotiations, contracts, inspections, and closing. Their role is to protect the buyer's best interests, provide expert advice, and ensure a smooth and successful transaction.

1. Initial Consultation & Buyer Onboarding

- Schedule and conduct buyer consultation
- Explain the home-buying process step-by-step
- Discuss buyer goals, timeline, budget, and preferred locations
- Review agency relationship and representation agreements
- Explain current market conditions and expectations
- Collect buyer contact information and communication preferences
- Discuss financing options and down payment expectations
- Recommend trusted lenders if needed
- Advise buyer to obtain mortgage pre-approval
- Set up buyer file and CRM records

BUYER REPRESENTATION TASKS FOR A REAL ESTATE AGENT

(From first contact through closing)



2. Financial Preparation

- Confirm mortgage pre-approval status
- Review estimated monthly payment ranges
- Discuss closing costs, taxes, insurance, and reserves
- Verify buyer purchasing power
- Coordinate with lender for updated pre-approval letters as needed

3. Property Search

- Set up MLS search alerts
- Identify properties matching buyer criteria
- Research neighborhoods, schools, taxes, amenities, and commute times
- Monitor new listings, price reductions, and back-on-market homes
- Preview properties when appropriate
- Send listings and market updates to buyer
- Answer questions about properties and market value
- Schedule private showings and tours
- Coordinate open house visits
- Gather disclosures and property documents

BUYER REPRESENTATION TASKS FOR A REAL ESTATE AGENT

(From first contact through closing)



Property showings and evaluations help you explore homes with confidence by giving you a closer look at the property's condition, features, and overall value. This process helps you compare options, avoid costly mistakes, and find the home that truly fits your needs, lifestyle, and budget.

4. Property Showings & Evaluation

- Accompany buyer to showings
- Point out property features and potential concerns
- Discuss resale value considerations
- Compare homes against buyer priorities
- Provide comparable sales data (comps)
- Estimate market value and competitiveness
- Advise on offer strategies
- Discuss renovation potential or repair concerns
- Recommend inspectors or specialists if needed

BUYER REPRESENTATION TASKS FOR A REAL ESTATE AGENT

(From first contact through closing)



5. Offer Preparation & Negotiation

- Prepare purchase offer documents
- Review contract terms with buyer
- Explain contingencies, deposits, timelines, and obligations
- Determine offer price strategy
- Prepare earnest money instructions
- Submit offer to listing agent
- Present buyer strengths to seller/listing agent
- Negotiate:
    - Purchase price
    - Closing date
    - Repairs
    - Credits
    - Appliances/furniture inclusion
    - Contingencies
- Review counteroffers with buyer
- Finalize accepted contract

BUYER REPRESENTATION TASKS FOR A REAL ESTATE AGENT

(From first contact through closing)



Inspections and due diligence help protect you from unexpected issues and costly repairs after purchasing a property. This process gives you a clearer understanding of the home's condition, legal details, and overall value so you can make a confident and informed decision before moving forward with the purchase.

6. Inspections & Due Diligence

- Schedule home inspection
- Attend inspection when appropriate
- Review inspection findings with buyer
- Coordinate specialty inspections if needed:
    - Termite
    - Radon
    - Septic
    - Structural
    - Mold
    - Roof
- Negotiate repairs or seller credits
- Prepare repair request addendums
- Verify completion of negotiated repairs
- Review HOA documents and rules if applicable

BUYER REPRESENTATION TASKS FOR A REAL ESTATE AGENT

(From first contact through closing)



7. Under Contract / Transaction Management

- Deliver signed contract to all parties
- Track all contract deadlines
- Open escrow/title file
- Coordinate earnest money deposit
- Confirm receipt of disclosures
- Communicate regularly with:
  - Buyer
  - Lender
  - Title company
  - Attorney (if applicable)
  - Listing agent
- Create transaction timeline/checklist
- Monitor financing progress
- Ensure buyer submits requested lender documents promptly

8. Appraisal & Financing Coordination

- Coordinate appraisal access
- Monitor appraisal status
- Negotiate if appraisal comes in low
- Stay in contact with lender regarding loan approval
- Ensure financing contingency deadlines are met
- Assist with resolving underwriting issues if they arise

BUYER REPRESENTATION TASKS FOR A REAL ESTATE AGENT

(From first contact through closing)

9. Title & Closing Preparation

- Coordinate with title/escrow company
- Review preliminary title report
- Address title issues if discovered
- Confirm homeowner's insurance is obtained
- Verify utilities transfer information
- Confirm closing date and time
- Review settlement statement/closing disclosure with buyer
- Ensure buyer understands cash-to-close amount
- Coordinate final walkthrough

10. Final Walkthrough

- Schedule final walkthrough
- Verify property condition matches contract terms
- Confirm agreed repairs were completed
- Ensure included fixtures/appliances remain in property
- Address any last-minute issues before closing



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BUYER REPRESENTATION TASKS FOR A REAL ESTATE AGENT

(From first contact through closing)



11. Closing Day

- Confirm all parties are prepared for closing
- Coordinate signing logistics
- Ensure lender funding is on schedule
- Answer final buyer questions
- Confirm recording of transaction
- Deliver keys/access information after closing
- Celebrate closing with buyer

12. Post-Closing Follow-Up

- Follow up after move-in
- Provide copies of closing documents if needed
- Recommend local service providers:
    - Contractors
    - Utilities
    - Locksmiths
    - Movers
- Request testimonial or review
- Stay in touch for future real estate needs
- Add buyer to long-term client follow-up plan

WHY USE A REALTOR®?



As your real estate agent, I provide expert guidance, in-depth market knowledge, and access to an extensive network to help you find the right home at the best possible price. I also handle the preparation of offers and contracts, saving you valuable time while minimizing potential risks.

With me by your side, you can focus on the excitement of finding your new home, while I take care of the details and guide you seamlessly through every step of the process.

01

Expert Guidance

Realtors® possess a deep understanding of the real estate market, including current trends, property values, and neighborhood dynamics. Their expertise allows them to offer valuable insights and guidance, helping buyers make confident, informed decisions that align with their goals, preferences, and budget.

02

Skillful Negotiation

Realtors® are skilled negotiators who advocate for their clients' best interests at every stage of the transaction. They work to secure the most favorable price and terms, ensuring buyers receive the best possible value. With their expertise, they can often achieve outcomes that result in meaningful savings and added advantages for their clients.



WHO WORKS FOR WHO?

Understanding the roles of different real estate professionals in the home-buying process helps you choose the right expert to guide you seamlessly toward a successful transaction—one that's aligned with your unique needs and preferences.

Seller Agent



- Represents: The seller's best interests
- Primary goal: Get the best possible price and terms for the seller
- Fiduciary duties owed to the seller

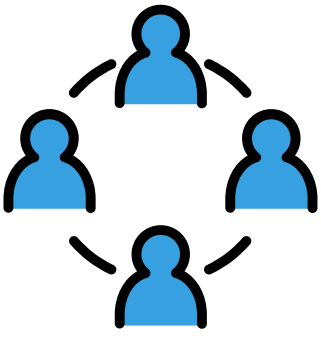
Buyer Agent



- Represents: The buyer's best interests
- Primary goal: Help the buyer find the right property at the best price and terms
- Fiduciary duties owed to the buyer

Transaction Broker

A transaction broker acts as an unbiased representative for both the buyer and the seller, with the objective of facilitating a mutually satisfactory agreement among all parties involved by presenting all available options, maintaining confidentiality for both sides, and recognizing that each party has the right to seek legal counsel and advice from outside sources before making any decisions.





MEET YOUR REALTOR®

Meet Bethany, a seasoned real estate professional with decades of experience and a passion for helping people achieve their dreams. She began her career in 1995, earning her first real estate license in Washington State. Shortly after, she returned to the Hudson Valley and, within a year, obtained her broker's license. In 1999, Bethany founded Agnes I. Wager Realty, a company she continues to lead successfully to this day.

Throughout her career, Bethany has focused on guiding clients into their first homes and supporting them as they progress through the real estate ladder. She finds great fulfillment in helping individuals and families reach their goals and build their futures through property ownership.

In addition to her work in real estate sales, Bethany has held leadership roles in related fields. She served as president of an appraisal company, The Appraisal Source, and later expanded her expertise as a loan officer for American Home Mortgage and Guaranteed Home Mortgage. This diverse background gives her a well-rounded understanding of the entire real estate transaction, allowing her to navigate each step with confidence and ease.

Outside of her professional life, Bethany is a devoted mother of five boys and a proud grandmother. She actively volunteers with animal shelters, enjoys singing in a rock band with her husband, and has a deep love for horses. Whether working as a listing or buyer's agent, Bethany is dedicated to making every real estate experience as smooth, positive, and stress-free as possible. She looks forward to meeting you.

What clients say about Bethany:

★★★★★ - ami daley17

"Bethany was amazingly helpful throughout the whole process, especially in such a crazy market. She continually sent us houses that met our criteria and was available around our schedule to show us places. We ended up finding a wonderful home and would recommend Bethany to anyone looking for a home in the Hudson valley!!"

★★★★★ - debbiesntg

"Bethany helped my husband & I get into our first home. She was always available to us even on nights & weekends and we weren't easy to please. She showed us so many homes in such a small amount of time. She remembers details & is extremely knowledgeable of the entire process. She answered all the multitude of questions we had & helped us navigate through this very tedious & stressful process. She went above & beyond what was expected & we are forever grateful. We couldn't have hoped for a better realtor, I highly recommend her!"

BUYER'S TIMELINE

1



Find an Agent

Congratulations!
You've already completed the first step.

2

Financials

Organize your finances, review your credit, and obtain mortgage pre-approval.



3

Search

Begin your search!!!
Look online using zillow and www.hudsonvalleyrealestatepro.com website



4



Offer

Make an offer on the home and be ready to negotiate.

5



Inspection

Schedule a professional home inspection for the property.

6

Appraisal

Hire a professional appraiser to assess the home and determine its value.



7



Schedule Move

Schedule your move date and arrange for movers.

8

Closing

Receive your keys and celebrate your new home!





BUYER'S CHECKLIST

Welcome to the homebuyer's checklist, created to guide you through the process of finding your dream home. This detailed checklist will help you consider all the essential factors so you can make a well-informed decision and choose a home that fits your needs and preferences.

NO.	ACTIVITIES	
1	Hire an effective and trust worthy Real Estate Agent	✓
2	FINANCIAL PREPARATION : Pre-approval & Budget	
3	Make a list of your needs and wants in a home	
4	Start House Hunting!	
5	Make an Offer	
6	Get a Home Inspection	
7	Negotiate Price (if applicable)	
8	Finalize Your Loan	
9	Get a Home Appraisal	
10	Secure Homeowners Insurance	
11	Final Walkthrough	
12	Close on Your Home!	



GETTING PRE-APPROVED

Getting pre-approved for a mortgage is an important step in the homebuying process. It demonstrates to sellers that you are a serious and qualified buyer with a lender prepared to support your purchase, giving you an advantage in a competitive market. A pre-approval also helps define your budget, allowing you to make more informed decisions during your home search. In addition, it can streamline the closing process since much of the financial documentation is completed in advance.

1. Check your credit first

Lenders will look at your credit score and credit history.

- Good range for better rates: ~620+ (conventional loans), but 700+ gets you better terms
- Review your credit report for errors at AnnualCreditReport.com
- Pay down credit card balances if they're high (this helps your debt-to-income ratio too)

2. Understand what you can realistically afford

Before applying, estimate:

- Monthly income
- Existing debts (car loans, credit cards, student loans)
- Target housing budget (lenders usually want total housing costs under ~28–31% of gross income)

Get Pre-Approved:

Once you choose a lender, you'll need to fill out an application and provide all the necessary documentation. The lender will then review this information and provide a pre-approval letter stating how much you're approved to borrow.

3. Gather your documents

Most lenders will ask for:

Income

- Last 2 years of W-2s or tax returns
- Recent pay stubs (last 30 days)
- Proof of bonuses/commissions (if applicable)

Assets

- Bank statements (last 2–3 months)
- Investment accounts (if used for down payment)

Employment

- Employer contact or verification of employment
-

Other

- ID (driver's license, passport)
- List of debts (auto loans, credit cards, etc.)

4. Choose a lender

You can get pre-approved from:

- Big banks (Chase, Bank of America, Wells Fargo)
- Credit unions
- Mortgage brokers (they shop multiple lenders for you)
- Online lenders (Rocket Mortgage, Better.com, etc.)

Tip: It's smart to compare 2–3 lenders because rates and fees vary.



HOUSE HUNTING

Welcome to the exciting journey of home hunting! This section of the home buyer packet will guide you through the process of finding your dream home. Whether you're a first-time buyer or an experienced homeowner, searching for a new place can be both exciting and challenging. We'll walk you through key steps, helpful tips, and expert insights to help you navigate the process with confidence. Let's get started on the search!

1. Login to Eden Real Estate Group:

Your agent will create a login for you to our website, giving you exclusive access to our entire MLS, with thousands of potential homes!

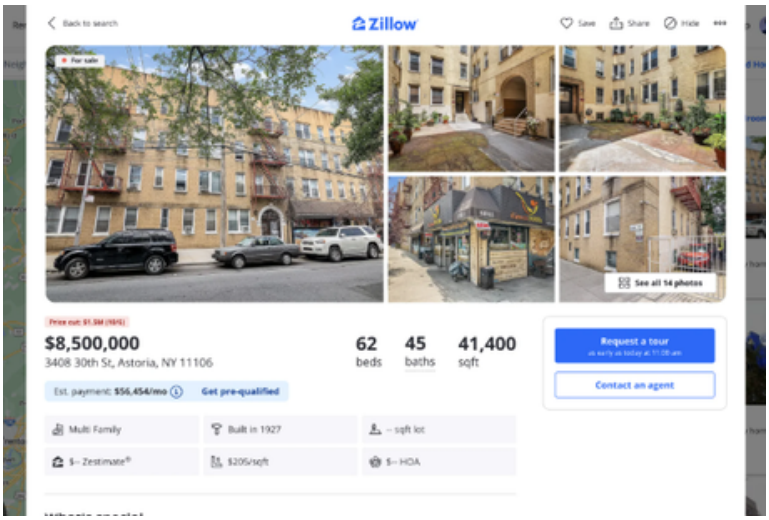
2. **Using Zillow or Realtor.com:**

One question we get asked frequently during this part of the process is, "Can I use Zillow/Realtor.com to search for homes?"

If you're planning to use Zillow, it's important to assign your agent within the app. This is especially crucial for the "Request a Tour" feature.

Without an assigned agent, your inquiry may be routed to a random local real estate agent instead of the one you're working with.

To avoid confusion and ensure clear communication, make sure your preferred agent is properly linked to your account before requesting any tours.





PUTTING IN AN OFFER

Submitting an offer can be both exciting and stressful, as it represents a key step in the home buying journey. In this section, we'll cover important tips and strategies to help you approach the offer process with confidence and improve your chances of success. From creating a strong, competitive offer to negotiating effectively, we'll guide you through each step. Let's get started and make your offer stand out!

What You Need:

- **Your Pre-Approval Letter:**

Having your pre-approval letter ready to send alongside your offer is critical for making a solid offer, especially in a competitive market. It could just be the edge that gets your dream home!

- **Be Available to Your Agent:**

Your agent will keep you informed about what they need from you, but it's important that you remain reachable during this stage. The process can move quickly, and there may be times when your signature or prompt approval is needed during negotiations to help secure your offer.

How it works:

- **Set a competitive yet reasonable price:**

Consider the property's market value, recent comparable sales, and any unique features or drawbacks. Your agent can assist you in determining a fair and competitive price to include in your offer.

- **Act swiftly:**

In a competitive market, timing is critical. Once you're ready to make a serious commitment, submit your offer promptly. Waiting too long could allow other buyers to step in with competing bids.

- **Keep Emotions in Check:**

It's normal to feel strongly about a home you love, but it's important to stay objective during the offer process. Maintaining a clear, level-headed approach will help you make sound decisions and reduce the risk of future regrets.

- **Trust Your Real Estate Agent:**

Rely on your agent's expertise throughout the offer process. They'll guide you, negotiate on your behalf, and help you make informed decisions that support your goals.



What happens if my offer isn't accepted?

If your offer on a home isn't accepted, it can feel disappointing—but it's a normal part of the competitive real estate process. Instead of getting discouraged, use it as a chance to keep exploring and stay open-minded, as a better opportunity may still be ahead. Trust the process, take any lessons from the experience, and rely on your real estate agent for guidance. The right home will come along, and when it does, the effort and patience will pay off. Stay positive and persistent—your next opportunity could be the perfect one.

What happens when my offer IS accepted?

Congratulations! Once your offer is accepted, you'll move into the next phase of the home-buying process, which involves finalizing important details and completing steps such as the home inspection, appraisal, and more. Stay attentive to emails and updates from your agent and their team to ensure everything stays on track.

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INSPECTION

Home inspections play a crucial role in the property buying process, offering a thorough evaluation of a home's condition. They help uncover potential issues or hidden defects that could impact its value or safety, allowing buyers to make well-informed decisions and confidently negotiate repairs or price adjustments when necessary.

Things to Keep in Mind:

- A home inspection isn't a guarantee against future issues, but it provides valuable insight into the property's current condition, helping identify existing problems and giving buyers a clearer understanding of what they're purchasing.
- Be prepared to ask questions and seek clarification on any concerns or recommendations raised by the inspector. Their expertise can provide valuable insight, helping you make confident and well-informed decisions about the purchase.
- Remember that a home inspection is an investment in your peace of mind and long-term financial security. It helps you avoid costly surprises and ensures you have a clear, complete understanding of the property's condition before making a final decision.
- It's important to carefully review the inspection report, which outlines the inspector's findings and recommendations. Discuss any major concerns with your real estate agent and consider negotiating repairs or price adjustments with the seller before moving forward with the purchase.



CLOSING DAY

Congratulations! You're about to transition from a prospective homebuyer to a proud homeowner. Here are some key details and helpful tips to prepare you for closing day:

What to Expect on Closing Day?

- The buyer reviews and signs all required legal documents to finalize the transaction.
- The buyer pays the remaining down payment and closing costs, which may include fees for loan origination, appraisal, credit checks, taxes, insurance, and other related expenses.
- The seller signs the deed, officially transferring ownership of the property to the buyer.
- The deed is then recorded with the local registry, making the buyer the legal owner on public record.

Getting Ready for Closing Day:

- Schedule a final walk-through of the property about 24 hours before closing. This is your last opportunity to confirm that the home is in the agreed condition and that any requested repairs have been completed.
- Carefully review your Closing Disclosure before the meeting. This document outlines the final terms, loan details, and all closing costs, and must be provided to you at least three days prior to closing.
- Prepare your payment for closing costs and down payment in advance. This is typically done through a cashier's check or wire transfer, as personal checks are generally not accepted.
- Bring a valid government-issued ID to the closing appointment, as it is required to verify your identity.



AFTER CLOSING DAY

People Over Property

At Eden Real Estate Group, one of our guiding principles is "people over property." We truly live by this because we believe relationships matter most. Our hope is that we've not only helped you find a home you love, but also built a meaningful connection with you along the way. And if you ever need recommendations for plumbers, electricians, or any other services, we're always happy to share a trusted list of vendors we confidently work with.

Referrals Make All the Difference!

I sincerely hope your experience working with me has exceeded your expectations and left a lasting positive impression. If you're happy with the service and support you received, I would greatly appreciate it if you could share my information with friends, family, or colleagues who may need a trusted real estate professional. Your referrals are the greatest compliment I can receive, and I would be honored to assist anyone you recommend. Thank you for your trust and support—I look forward to continuing to serve you and those you refer in the future.



"Thank you for trusting me with your real estate journey. It was a pleasure helping you, and I truly appreciate your confidence and support. I'm always here if you need anything in the future."

Bethany Wager-Mckee

THE ULTIMATE MOVING CHECKLIST

Stay organized. Reduce stress. Make your move a success!

TWO MONTHS BEFORE

- [ ] Sort and purge
- [ ] Research movers
- [ ] Set a moving budget
- [ ] Create a moving binder
- [ ] Organize school records

SIX WEEKS BEFORE

- [ ] Order supplies
- [ ] Use it or lose it
- [ ] Check in with friends and family
- [ ] Take measurements

ONE MONTH BEFORE

- [ ] Choose your mover and confirm the arrangements
- [ ] Begin packing
- [ ] Label
- [ ] Separate valuables
- [ ] Do a change of address
- [ ] Notify important parties
- [ ] Forward medical records
- [ ] Set up internet

TWO WEEKS BEFORE

- [ ] Arrange to be off from work on moving day
- [ ] Get a tune-up
- [ ] Clean out your safe-deposit box
- [ ] Return anything that isn't yours
- [ ] Contact the moving company

ONE WEEK BEFORE

- [ ] Refill prescriptions
- [ ] Pack your suitcases

A FEW DAYS BEFORE

- [ ] Defrost the freezer
- [ ] Double-check the details
- [ ] Plan for the payment

MOVING DAY

- [ ] Verify
- [ ] Grab some cash
- [ ] Check the weather
- [ ] Take inventory



MOVING CHECKLIST

📍 Change of Address
- ☐ Redirect Mail
- ☐ Health Card
- ☐ Insurances
- ☐ Bank Accounts
- ☐ Credit Cards
- ☐ Doctors
- ☐ Dentist
- ☐ Opticians
- ☐ School
- ☐ Vets
- ☐ Vehicle Ownership
- ☐ Subscriptions
- ☐ Taxes
- ☐ Investments
- ☐ Friends & Family
- ☐ Associations/Memberships
- ☐ Loyalty Cards & Online Shopping Accounts

📦 Prepare Moving Day Essentials Box
- ☐ Toilet Roll
- ☐ Snacks
- ☐ Tea, Coffee, Sugar, Milk
- ☐ Kettle
- ☐ Mugs, Plates, Cutlery
- ☐ Pet Food & Bowls
- ☐ Garbage Bags
- ☐ Cleaning Supplies
- ☐ Dish Soap, Dish Towel
- ☐ Small Tool Kit
- ☐ Flashlight
- ☐ Scissors
- ☐ Utility Knife
- ☐ Important Documents

⚡ Utility Disconnects / Moves
- ☐ Gas
- ☐ Electric
- ☐ Internet
- ☐ Water/Sewage
- ☐ Phones
- ☐ Water Heater Rental
- ☐ Heat Pump Rental
- ☐ Services (Septic, Lawn Maintenance, House Cleaner)

🚚 Move Out
- ☐ Dispose of Trash
- ☐ Final Clean
- ☐ Meter Readings
- ☐ Close Windows & Doors
- ☐ Turn Off Lights
- ☐ Cash Tip for Movers
- ☐ Leave All Keys & Garage Door Openers
- ☐ Final Walkthrough Check

🔑 Move In
- ☐ Change Locks
- ☐ Reprogram Garage Door Openers
- ☐ Meter Readings
- ☐ Check Utilities Are Activated
- ☐ Ensure Appliances Work
- ☐ Confirm Home Condition as Agreed
- ☐ Clean

📝 Other Items to Consider
- ☐ Arrange Care for Pets & Children on Moving Day
- ☐ Book Time Off Work

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Thank You for the Trust!

"My goal has always been not just to help you find a home, but to make the experience as smooth, informed, and meaningful as possible."

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