

DETAILED WALKTHROUGH OF THE HOME BUYING PROCESS

GUIDING YOU HOME



DAPHNE MENESES
REALTOR®



WELCOME

dedicated to you

This guide was created with *you* in mind —

Whether you're a first-time home buyer or a seasoned pro, I want you to feel confident every step of the way. Within these pages, you'll find a detailed walkthrough that will not only inform but also reassure you. From understanding the process to anticipating what's next, my goal is to give you the knowledge and tools you need to make this experience smooth and rewarding.

Remember, you don't have to navigate this journey alone. I'm here to guide you, every step of the way.



*“For me, real estate is about more than property
It's about creating lasting connections and helping people achieve
their goals.”*

- Daphne Meneses

Why Work with a Professional Realtor?



Working with a real estate professional like myself means you'll receive expert guidance, access to accurate market insights, and skilled negotiation to secure the best possible terms. I am committed to helping you find the perfect home at the right price and supporting you every step of the way.

Daphne Meneses

REALTOR®

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MEET THE AGENT



Daphne Meneses

REALTOR®

The Agent Behind Your *Success*

Daphne Meneses is a dedicated and bilingual real estate professional committed to guiding home buyers through every step of their journey. With expertise in residential and investment properties, she specializes in helping clients find homes that align with their lifestyle and financial goals. Known for her market knowledge, personalized approach, and seamless transaction process, Daphne ensures a smooth and stress-free home-buying experience. Whether purchasing a first home, a forever home, or an investment property, she is passionate about making homeownership a reality for her clients.

I CAN'T WAIT TO WORK FOR YOU

NAR Update & Regulations

Change Is Here

The NAR settlement finalized in August 2024 brought major changes to how real estate commissions work, especially for buyer agents.

Key Updates:

BUYER PAYS COMMISSION

- Sellers are no longer required to pay the buyer's agent commission. Instead, buyers now negotiate and cover their agent's fees.

TRANSPARENCY

- Buyers must sign an agreement with their agent before viewing homes, clarifying fees upfront.

MLS RESTRICTIONS

- Commissions for buyer agents can no longer be listed on MLS platforms, and these discussions happen privately

What To Expect

Moving Forward

You'll Pay Your Agent's Commission Directly

New Rule: Buyers now cover their agent's commission.

Next Steps: We'll discuss my fees and sign an agreement before house hunting to avoid surprises.

Plan for Agent Commission in Your Budget

Commission Fees: Budget 2-3% for agent commissions.

Payment Options: Pay at closing, add to your mortgage, or request seller help—we'll find the best fit for you.

Negotiate with Sellers

While sellers don't pay your agent's fees, we can request they cover some closing costs to reduce your expenses. However, asking for too much could make your offer less competitive in a tight market.

Know What You're Paying For

My Services: I'll handle negotiations, paperwork, and guide you to the perfect home. With a clear agreement, you'll know exactly what to expect.

Home Buying Process

PRE-APPROVAL

- Gather financial documents (W-2s, bank statements, pay stubs).
- Meet with a lender to assess credit score and financial situation.
- Obtain a pre-approval letter outlining the loan amount you qualify for.

HOUSE HUNTING

- Define your budget and criteria (location, size, features).
- Start searching for homes using online platforms and working with your realtor.
- Visit homes in person and narrow down your options.

MAKING AN OFFER

- Choose a property and determine a competitive offer price.
- Consider contingencies (home inspection, financing, etc.).
- Submit your offer and await the seller's response.

HOME INSPECTION

- Schedule a professional home inspection to identify potential issues.
- Review the inspection report and negotiate repairs or price adjustments if necessary.

APPRAISAL

- The lender orders an appraisal to determine the home's market value.
- Ensure the home's value meets or exceeds your offer price to secure financing.

FINAL LOAN APPROVAL

- Submit any additional documents required by your lender.
- Receive final approval for your mortgage once all conditions are met.

CLOSING DAY

- Review and sign all closing documents, including the mortgage and title transfer.
- Pay closing costs (usually 2-5% of the loan amount).
- Receive the keys to your new home!

Timeline Overview

STEP	DURATION
Pre-Approval	1-3 days
House Hunting	1-2 months
Making an Offer	1-3 days
Home Inspection	7-10 days
Appraisal	1-3 weeks
Final Loan Approval	1-2 weeks
Closing	1 day

Understanding *Finances*

Before starting your home search, I recommend talking to a lender and getting pre-approved. They can answer all your finance-related questions, help you understand your price range, and provide an estimate of the costs to expect.

- What is the best type of loan for me?
- Do I qualify for any special discounts or loan programs?
- What interest rate can you offer?
- When can you lock in my rate?
- What fees can I expect from you?
- What are my estimated closing costs?

Talking to your *Lender*

Buying Your Home

There are many factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and expect to be requested.

- TAX RETURNS
- W-2 FORMS
- PAY STUBS
- BANK STATEMENTS
- MONTHLY EXPENSES

Common Types of *Loans*

CONVENTIONAL LOANS

This loan is not backed by a government agency and offered by private lenders.

- Pros: Competitive interest rates, flexibility in terms.
- Best For: Buyers with strong credit scores and a solid financial history.

FHA LOANS

This loan is insured by the Federal Housing Administration (FHA).

- Pros: Lower credit score requirements and down payments (as low as 3.5%).
- Best For: First-time buyers or those with lower credit scores.

VA LOANS

This loan is offered to eligible veterans, active-duty service members, and some military spouses; guaranteed by the Department of Veterans Affairs.

- Pros: No down payment required, no private mortgage insurance (PMI).
- Best For: Military-affiliated buyers.

USDA LOANS

This loan is backed by the U.S. Department of Agriculture for properties in eligible rural areas.

- Pros: No down payment required, competitive interest rates.
- Best For: Buyers in rural or suburban areas with moderate or low income.

Budget Beyond the Mortgage

EXPENSE	AVERAGE COST (%)	EXAMPLES
Down Payment	3%-20% of home	Assistance programs available!
Closing Costs	2%-5% of home	Title, lender fees, inspections
Monthly Bills	Varies	Taxes, insurance, HOA fees

SAVINGS TIP: Keep 3-6 months’ worth of mortgage payments as an emergency fund.

PRE-APPROVAL vs. PRE-QUALIFICATION

- Pre-Qualification: An estimate of your borrowing power.
- Pre-Approval: A verified loan amount, stronger when making offers.

CREDIT & DTI

- Credit Score: Impacts your interest rate. Aim for 620+.
- DTI (Debt-to-Income): Keep below 43% for most loans.

IMPROVMENT TIP: Pay off small debts and avoid opening new credit before buying.

Loan Comparison Checklist

FEATURE	FIXED RATE	VARIABLE RATE
Interest Rate	Stable	Can increase
Loan Term	15–30 years	Typically shorter

CREDIT SCORE IMPACT

How Credit Affects Loans: Your credit score determines your loan's interest rate and terms. A higher score means:

- Lower Interest Rates: Save money over the loan's life.
- Better Loan Terms: More flexibility and lower down payments.

A low score could mean higher costs or loan denial. How to Improve Your Credit:

1. Pay Down Debts: Use less than 30% of your credit limit.
2. Make Payments on Time: Automate bills to avoid late payments.
3. Avoid New Credit: Don't apply for loans or cards before house hunting.
4. Check Your Credit Report: Fix errors that might lower your score.

Small improvements can make a big difference in your loan options!

Plan. Prepare. Purchase

FINDING YOUR HOME



Home Search

Starting The Home Search

Step One:

After you speak with a lender and get pre-approved, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS).

Step Two:

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help me to best help you during the home search period.

Step Three:

When you decided you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be 'Under Contract'.



CHOOSING THE *RIGHT* HOME

What to Consider

Location

- Commute: How far is it from work, schools, or essential places?
- Community Vibe: Does the area suit your lifestyle and values?
- Safety: Check local crime rates and neighborhood safety.

Size

- Current Needs: How many bedrooms and bathrooms are essential?
- Future Growth: Will you need more space for family expansion or guests?

Amenities

- Neighborhood Facilities: Access to parks, schools, and entertainment?
- Home Features: Kitchen size, backyard, garage, etc., that suit your lifestyle.

Future Resale Value

- Market Trends: Is the area appreciating in value?
- Community Development: Upcoming infrastructure or amenities?

Personal Lifestyle Needs

- MarkeConsider proximity to hobbies, social spots, and daily conveniences.

Must-Have vs. Nice-to-Have

MUST-HAVE	NICE-TO-HAVE
Essential bedroom/bath count	1-3 Extra guest room
Dedicated office space	Finished basement
Specific school district	Pool or gym access
Nearby grocery store	Walk-in closet
Budget for maintenance	Low-maintenance yard

PRO TIP

Don't get overwhelmed by "nice-to-haves"

—

focus on must-haves for now to stay within budget!

Need Help Deciding?

Feel free to reach out to me. I'd love to help you refine your priorities and find the perfect home!

WORKING WITH A *realtor*

EXPERT GUIDANCE

Navigating the Process: Realtors guide you from house hunting to closing, ensuring each step is smooth and efficient.

Negotiation Skills: A skilled agent negotiates on your behalf to secure the best price and terms.

ACCESS TO EXCLUSIVE LISTINGS

MLS Access: Realtors provide access to the Multiple Listing Service (MLS), giving you a comprehensive view of available properties.

Off-Market Opportunities: Agents may also know of upcoming listings not yet advertised.

MARKET KNOWLEDGE

Local Insights: Realtors understand market trends, pricing, and neighborhood nuances.

Comparable Sales: They analyze recent sales data to ensure you're making a well-informed offer.

PAPERWORK SIMPLIFIED

Managing Contracts: Realtors handle complex paperwork, ensuring everything is accurate and completed on time.

Compliance Assurance: They ensure all legalities are met, protecting you throughout the transaction.



"Working with Daphne made the home-buying process stress-free and enjoyable. Her expertise and attention to detail were unmatched!"
– Past Client.

WHAT TO LOOK FOR IN A *realtor*

Choosing the Right Realtor for Your Needs

COMMUNICATION STYLE

Choose an agent who is easy to reach and responds quickly. They should explain the process in simple terms.

EXPERIENCE & SPECIALIZATION

Choose an agent who has proven success with the type of property or area you're interested in. If you need a specific kind of home (e.g., investment property), find someone experienced in that niche.

STRONG NETWORK

Agents should know local lenders, inspectors, and contractors to make the process smoother. Pick someone who puts your needs first, not just making a quick sale.

CLIENT REVIEW & RECOMMENDATIONS

Read online reviews and ask past clients for feedback. Referrals from friends and family can also help you find a trusted agent.

*Looking for a
dedicated,
experienced agent
in West Michigan?*

*Contact me today to
start your journey
toward finding your
perfect home.*

VIEWING HOMES

VIEWING HOMES

Your essential guide to making the most of your home tours and open house visits. Listed below are tips for showings.

WHAT TO LOOK FOR DURING HOME TOURS

- Overall Condition: Examine walls, floors, and ceilings for damage or signs of wear.
- Natural Light: Note the amount of light each room receives at different times of day.
- Layout Flow: Consider if the layout works for your needs.
- Storage Space: Check closets, pantry, and built-in storage areas.
- Neighborhood Sounds: Listen for potential noise from neighbors, traffic, or nearby facilities.
- Plumbing & Electrical: Test faucets and light switches if permissible.
- Pro Tip: Bring a checklist or notebook to jot down thoughts and observations after each visit.

QUESTIONS TO ASK

1. What recent renovations or updates have been made?
2. Are there any known issues or upcoming repairs needed?
3. How long has the property been on the market?
4. What is included in the sale (appliances, fixtures, etc.)?
5. Why are the current owners selling?

OPEN HOUSE ETIQUETTE

DOs:

- Be Respectful: Treat the home as if it were your own; avoid touching personal items.
- Dress Comfortably: Presentable yet comfortable clothing makes touring easier.
- Ask Questions: Take advantage of the opportunity to speak with the hosting agent.

DON'Ts:

- Don't Take Photos Without Permission: Always ask before taking photos or videos.
- Don't Overstay Your Welcome: Be mindful of time, especially during busy open house days.
- Avoid Excessive Critiquing: Keep personal opinions respectful as other potential buyers or homeowners may be present.

TIP: Prioritize homes by keeping a rating system (e.g., 1-5 stars) based on your must-haves.



PRESENTING A *strong offer*

Information Needed

Before we write an offer, we'll need to collect a few documents and go over some key details.

- ☒ *Pre-Approval Letter*
- ☒ *Financing Amount*
- ☒ *Closing Date*
- ☒ *Closing Costs*
- ☒ *Offer Price*
- ☒ *Escrow Deposit*
- ☒ *Inspection Period*



Multiple Offer Situations

Multiple offers are common, meaning your offer may be competing with others. Here are my best tips to help your offer stand out...

- **SUBMIT PRE-APPROVAL:** Include your pre-approval letter with your offer, and have your lender call the listing agent to confirm your financing.
- **STRONG OFFER:** If possible, make a cash offer or go above the asking price.
- **BE FLEXIBLE:** Offer a closing date that works for the seller.
- **PERSONABLE APPROACH:** Include a personal letter with a family photo.
- **ESCROW DEPOSIT:** Increase your escrow deposit to signal commitment.
- **KEEP IT SIMPLE:** Limit contingencies to essentials, and avoid seller concessions if possible.

Escrow

Congrats! We are almost there. You will turn in your escrow deposit, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from under contract to close typically takes between 30-45 days.

INSPECTION PERIOD

Types of Potential Inspections

Before we begin writing an offer, we will need to gather some documents and some important details...

- Home Inspection
- Radon Testing
- Wood-Destroying Organism (WDO) Inspection
- Foundation Inspection
- HVAC Inspection
- Mold Inspection
- Lead Based Paint Inspections

Inspection Time Period

The typical inspection period is between 10-15 days.

As soon as we're under contract, it's essential to schedule your chosen inspections right away. This helps avoid any delays and ensures we stay on track.



APPRAISALS

UNDERSTANDING THE APPRAISAL PROCESS

WHAT IS A HOME APPRAISAL?

- Definition: A home appraisal is a professional, unbiased assessment of a home's value, conducted by a licensed appraiser.
- Purpose: To ensure the lender that the property is worth the amount being financed.

WHY APPRAISALS MATTER

- Protecting Buyers & Lenders: Ensures the buyer is not overpaying and gives the lender confidence in the collateral.
- Impact on Financing: If the appraisal comes in lower than the offer price, it can affect loan approval and terms.

The Appraisal Process: What To Expect

STEP-BY-STEP OVERVIEW

1. Appraisal Ordered by the Lender: Once an offer is accepted, the lender orders an appraisal.
2. Property Visit: The appraiser inspects the home, assessing its size, condition, and unique features.
3. Comparison: Appraiser compares the home to recent sales of similar properties (comps).
4. Final Report: A detailed report with the home's value is sent to the lender.

WHAT IF THE APPRAISAL IS LOW?

Options for Buyers:

- Renegotiate with the seller: Lower the purchase price to match the appraised value.
- Challenge the Appraisal: Request a review if there are justifiable reasons.
- Make Up the Difference: Pay the gap between the loan amount and appraised value in cash.

FACTORS THAT AFFECT APPRAISALS

- Location and Neighborhood Trends
- Home Condition and Upgrades
- Comparable Sales (Comps)

DID YOU KNOW

An appraisal is different from a home inspection.

An appraisal focuses on value, while an inspection checks the condition of the home.

final walk-through CHECKLIST

General Condition

- **Property Condition:** Ensure the property is in the same state as when the purchase agreement was signed.
- **Repairs:** Confirm all agreed-upon repairs are completed to your satisfaction.
- **Personal Items:** Check that the seller has removed all personal belongings unless agreed otherwise.

Walls, Ceilings, and Floors

- **Walls:** Check for any new holes, cracks, or damage.
- **Ceilings:** Look for signs of water damage or leaks.
- **Floors:** Inspect for damage or stains, especially where furniture was moved.

Doors and Windows

- **Doors:** Open and close all doors to check that they work well and lock securely.
- **Windows:** Test all windows to make sure they open, close, and lock properly. Check for cracks or broken glass.
- **Screens and Storm Windows:** Ensure screens and storm windows are in good condition and properly installed.

Electrical System

- **Light Fixtures:** Turn on all lights to confirm they work.
- **Outlets:** Test all electrical outlets with a phone charger or outlet tester.
- **Ceiling Fans:** Ensure ceiling fans operate at all speeds and that they are securely mounted

Plumbing System

- **Faucets:** Run water to check for leaks and proper pressure.
- **Toilets:** Flush to make sure they work and don't keep running.
- **Drains:** Ensure sinks, tubs, and showers drain smoothly.
- **Water Heater:** Test hot water from multiple faucets to verify the heater works.

Appliances

- **Kitchen:** Test all kitchen appliances (oven, stove, dishwasher, fridge, microwave) to make sure they work properly.
- **Washer and Dryer:** If included, run both to ensure they operate correctly.
- **Garbage Disposal:** Check that it runs and drains as it should.

HVAC System

- Heating and Cooling: Test the heating and air conditioning to make sure they work and respond to the thermostat.
- Filters: Check if the HVAC filters are clean or have been replaced.

Exterior

- Roof and Gutters: Check for any visible roof damage and make sure the gutters are clean and securely attached.
- Siding and Paint: Look for new damage or peeling paint on the exterior walls.
- Yard and Landscaping: Ensure the yard is well-maintained and hasn't changed significantly since your last visit.

Garage & Attic

- Garage Door: Test the garage door opener to make sure it operates smoothly and locks securely.
- Attic: If accessible, check the attic for any signs of pests, leaks, or damage.

Miscellaneous

- Keys and Remotes: Confirm that you receive all keys, garage door openers, and any other remotes for the property.
- Manuals and Warranties: Ensure the seller leaves behind manuals and warranties for appliances and systems.
- Security System: Test any security systems or alarms if they're included with the home.

Final Checks

- Utilities: Verify that all utilities (electricity, water, gas) are still functioning and will remain on until you take possession.
- Personal Belongings: Double-check that the seller has removed all their personal belongings and trash from the property.
- Contract Compliance: Ensure everything complies with the terms of your purchase agreement.

What to Do If Issues Arise

- Document Problems: Take photos and notes of any issues you find during the walkthrough.
- Notify Your Agent: Immediately inform me of any problems. I can help negotiate with the seller to address these issues before closing.



CLOSING

PREPARING FOR CLOSING

STEP ONE

Review the Purchase Agreement

We'll go over all the terms, contingencies, and conditions together, making sure we meet key deadlines like the inspection, appraisal, and financing.

STEP TWO

Financials

Ensure your loan is fully approved and all lender requirements are met. I will give you a closing cost sheet so you know how much to bring to the closing.

STEP THREE

Final Walk-Through

We'll schedule the final walk-through, usually 24-48 hours before closing. During this, we'll confirm that all agreed repairs are completed and the property is in good condition. I've also included a final walk-through checklist for your reference.

STEP FOUR

Document Review

We will review the closing disclosure, which you should receive at least three days before closing. This document details the final loan terms and closing costs.

STEP FIVE

Confirm Insurance & Utility Setup

- Homeowner's Insurance: Ensure you have homeowner's insurance that begins on the closing date.
- Utilities Transfer: Remember to transfer utilities (electricity, water, gas, etc.) into your name on the closing date.

STEP SIX

Closing Checklist

- Government-issued ID
- Cashier's check or wire transfer receipt for the closing costs
- Any paperwork related to your mortgage

CLOSING PROCESS

I Arrive At Designed Closing Location

Closings usually happen at a title company, escrow office, or attorney's office. The buyer, seller, real estate agents, closing agent, and sometimes an attorney are usually there.

II Sign the Legal Documents

This process can feel tedious because of all the paperwork, which includes documents like the Mortgage Note, Deed of Trust, Closing Disclosure, Title Documents, Affidavits, and Tax Documents.

III Title Transfer and Recording

Deed Transfer: The seller signs the deed to transfer ownership to the buyer.

Recording: The closing agent sends the signed deed to the local government office to make it official.



IV Review Final Documents

We'll review the closing disclosure, which shows the final details of your mortgage loan, including loan terms, monthly payments, and fees. We'll make sure everything is accurate and matches what we've discussed. If you have any questions or concerns, this is the time to bring them up.

V Transfer Funds

Down Payment and Closing Costs: You'll need to pay these with a cashier's check or wire transfer. Confirm with the closing agent how to securely send the money.

VI Obtain Keys

I'll have the keys to your new home ready for you at closing.

Congrats.

You're officially a homeowner!

AFTER THE
CLOSING

DOCUMENT STORAGE

● SECURE IMPORTANT DOCUMENTS

- Closing Documents: Store your closing packet (deed, mortgage note, and loan documents) in a fireproof safe. These are essential for taxes, insurance, and future transactions.
- Homeowner's Insurance Policy: Keep a copy of your insurance policy along with coverage details and insurer contact information in an easily accessible place.

● USE A WATERPROOF/FIREPROOF SAFE

- Invest in a high-quality, fireproof, and waterproof safe for physical copies of essential documents like the deed, property title, and insurance policy. Make sure it's stored in a secure part of your home.

● CREATE DIGITAL BACKUPS

- Create digital backups by scanning important documents and saving them to cloud storage (like Google Drive or Dropbox) for easy access. You can also use an external hard drive. Organize files into folders like "Closing Documents," "Mortgage," "Insurance," and "Property Tax."

● SET UP A HOME MAINTENANCE LOG

- Keep a dedicated binder or digital folder for maintenance receipts, warranties, and repair records. This will be helpful for future repairs, appliance servicing, and for potential resale value when you decide to sell.

● SCHEDULE REGULAR UPDATES

- Revisit and update your storage every year. Add new receipts, warranties, and any updated documents related to your mortgage or insurance policy.

● PROTECT YOUR DIGITAL FILES

- Use a secure password for your cloud storage and consider two-factor authentication. For an added layer of security, encrypt sensitive files and documents.



UTILITY CHECKLIST

ELECTRICITY

1. Set Up Service: Contact local electricity provider to open an account.
2. Start Date: Schedule activation by your move-in date.
3. Meter Reading: Request a final reading from the seller, if possible.

WATER & SEWER

1. Contact Utility: Set up service with the local water/sewer provider.
2. Account Setup: Provide move-in date and necessary details.
3. Check Balance: Confirm any previous bills are cleared by the seller.

NATURAL GAS

1. Identify Provider: Find your area's natural gas provider and arrange service.
2. Account Activation: Set up service to start on your move-in date.
3. Inspection: Schedule any required safety checks.

INTERNET & CABLE.

1. Choose Provider: Find internet and cable options in your area and pick a plan.
2. Schedule Installation: Set up installation around your move-in date.
3. Transfer Services: Transfer your current service if possible.

TRASH & RECYCLING

1. Contact Waste Management: Set up trash and recycling collection.
2. Obtain Bins: Arrange for delivery if you don't have the correct bins.
3. Collection Schedule: Confirm pickup days and neighborhood instructions.

HOME SECURITY SYSTEM

1. New Installation: If needed, research security providers and schedule setup.
2. Update Contacts: Ensure emergency contacts and passcodes are current with your info.

■ HEATING OIL OR PROPANE (IF APPLICABLE)

1. Contact Supplier: Arrange heating oil or propane deliveries if needed.
2. Check Levels: Confirm there's enough for your move-in.
3. Service Contract: Consider a contract for regular deliveries and maintenance.

■ TELEPHONE (LANDLINE)

1. Provider Contact: Contact a phone service provider for landline service.
2. Service Activation: Schedule activation for your move-in date.
3. Phone Number: Choose to transfer your existing number or get a new one.

■ VERIFY SERVICE TRANSFERS

1. Confirmation: Verify that each service is set up or transferred to your name.
2. First Bill Check: Review your first bills to ensure charges are correct and match the start date.

■ EMERGENCY CONTACTS

1. Utility Providers: Save emergency contact numbers for each utility provider.
2. Local Government: Keep contact info for local government services for public utility issues.

✓ TIPS

1. Start Early: Contact utility providers at least two weeks before moving in.
2. Account Numbers: Keep a list of new account numbers and contact info for each provider.
3. Utility Shut-Off: Schedule the shut-off of utilities at your old home for the day after you move out.

Congrats on your new home!

PROPERTY MAINTENANCE

REGULAR MAINTENANCE SCHEDULE

- Seasonal Inspections: Check HVAC systems, gutters, roof, and exterior paint each season to prevent costly repairs.
- Appliance Care: Regularly clean and service major appliances like the fridge, dishwasher, and water heater to extend their life.
- Pest Control: Schedule routine pest control to keep infestations at bay.

ENERGY EFFICIENCY

- Seal Leaks: Check windows and doors for drafts, sealing any gaps to save on energy bills.
- Upgrade Insulation: Add insulation in the attic and walls to keep the home comfortable and energy-efficient.
- Smart Thermostat: Install a smart thermostat to optimize heating and cooling, lowering energy costs.

PLUMBING & MAINTENANCE

- Check for Leaks: Regularly inspect faucets, pipes, and toilets for leaks, and fix them quickly to prevent water damage.
- Drain Cleaning: Use drain covers to avoid clogs and consider a professional cleaning once a year.
- Water Heater Maintenance: Flush the water heater annually to remove sediment and improve efficiency.

LANDSCAPING & EXTERIOR CARE

- Lawn Maintenance: Mow, water, and fertilize the lawn. Trim trees and bushes to keep them neat.
- Exterior Cleaning: Power wash siding, walkways, and driveways to prevent mildew and stains.
- Roof and Gutter Care: Clean gutters regularly and check the roof for damaged shingles or leaks.

FINANCIAL MANAGEMENT

- Homeowners Insurance: Review your policy each year to ensure adequate coverage.
- Budget for Repairs: Reserve part of your budget for unexpected repairs and maintenance.
- Property Taxes: Keep up with property tax payments and organize records for tax time.

MAINTENANCE LOG

- Maintenance Log: Record all maintenance and repairs, including dates, costs, and contractor names.
- Warranty Records: Keep warranty information for appliances and home improvements in an easily accessible location.

IMPROVEMENTS & UPGRADES

- Plan for Upgrades: Focus on projects that increase value, like kitchen upgrades, bathroom remodels, or energy-efficient windows.
- DIY vs. Professional Help: Decide when to do projects yourself and when to hire a pro for quality and safety.
- Warranty Records: Keep warranty information for appliances and home improvements in an easy-to-find location.

SAFETY & SECURITY

- Smoke and Carbon Monoxide Detectors: Test detectors regularly and replace batteries annually.
- Security System: Ensure your security system is functioning properly and consider upgrading to smart locks and cameras.
- Fire Extinguishers: Place fire extinguishers in accessible spots like the kitchen and garage, and check them regularly.

STAY INFORMED

- Local Regulations: Stay updated on building codes and regulations, especially for major property changes.
- Community Guidelines: If you have an HOA, know the rules to avoid fines and conflicts.

EMERGENCY PREPAREDNESS

- Emergency Kit: Maintain a kit with essentials like flashlights, batteries, a first aid kit, and non-perishable food.
- Plan for Disasters: Create a plan for natural disasters, including evacuation routes, securing important documents, and protecting your home from damage.

These tips will help you maintain your property efficiently, enhance its value, and avoid costly repairs down the line.



CLIENT TESTIMONIALS

FAQs

Buying a home comes with many questions, and we've compiled answers to the most common ones to help guide you through the process.

WHAT IS THE FIRST STEP IN HOME BUYING?

The first step is getting pre-approved for a mortgage. This helps you understand your budget and shows sellers that you're a serious buyer.

HOW MUCH SHOULD I SAVE UP FOR A DOWN PAYMENT?

Down payments vary, but they typically range from 3% to 20% of the home's purchase price. Consider your loan type and consult with your lender for specific requirements.

WHAT OTHER COSTS SHOULD I EXPECT?

Besides the down payment, there are closing costs (usually 2-5% of the home price), home inspection fees, and potential moving expenses.

HOW LONG DOES IT TAKE TO BUY A HOME?

The timeline can vary but typically takes 30-60 days from the time an offer is accepted to closing. Besides the down payment, there are closing costs (usually 2-5% of the home price), home inspection fees, and potential moving expenses.

WHAT SHOULD I LOOK FOR DURING A HOME TOUR?

Focus on the condition of the roof, windows, HVAC system, plumbing, and foundation. Look beyond aesthetics and assess the property's overall state.

HOW DO I KNOW I AM PAYING A FAIR PRICE?

Your real estate agent can provide a comparative market analysis (CMA) to help you understand the value of the home based on recent sales in the area.

WHAT DOES CONTINGENCY MEAN IN A PURCHASE OFFER?

Contingencies are conditions that must be met for the sale to proceed, such as the home passing inspection or securing financing.

SHOULD I BUY A HOME BEFORE SELLING MY CURRENT ONE?

This depends on your financial situation and the market. Talk with your real estate agent to weigh the pros and cons.

WHAT HAPPENS AFTER MY OFFER IS ACCEPTED?

After an offer is accepted, the process moves to the escrow phase, which includes inspections, appraisals, and finalizing financing.

WHAT IF MY HOME APPRAISAL COMES IN LOW?

If the appraisal is lower than the offer price, you can renegotiate, pay the difference, or even walk away, depending on your contract terms.

DO I REALLY NEED A HOME INSPECTION?

Yes, a home inspection can uncover potential issues that could affect the home's value and your decision to proceed.

WHAT SHOULD I DO IF MY OFFER IS REJECTED?

Don't be discouraged. Work with your agent to refine your offer and keep looking. The right home is out there!

- TIP: Always get a home inspection.
- TIP: Keep your budget flexible for unexpected expenses.

REMEMBER: Asking questions is an essential part of becoming an informed buyer. The more you know, the more confident you'll feel in your decisions.

ONE STEP CLOSER TO YOUR NEW HOME

Congratulations on taking the exciting journey toward homeownership! Buying a home is one of the most significant decisions you will make, and it can feel overwhelming at times. However, with the right knowledge and support, you can navigate this process with confidence. Remember, every step you take brings you closer to finding the perfect home that fits your lifestyle and needs.

While the home buying process is indeed significant, it's also manageable. By taking it step by step and leaning on your support network, you can turn what might seem like a daunting experience into an enjoyable and fulfilling one. Trust yourself to make informed decisions, and remember that many buyers have successfully navigated this journey before you.

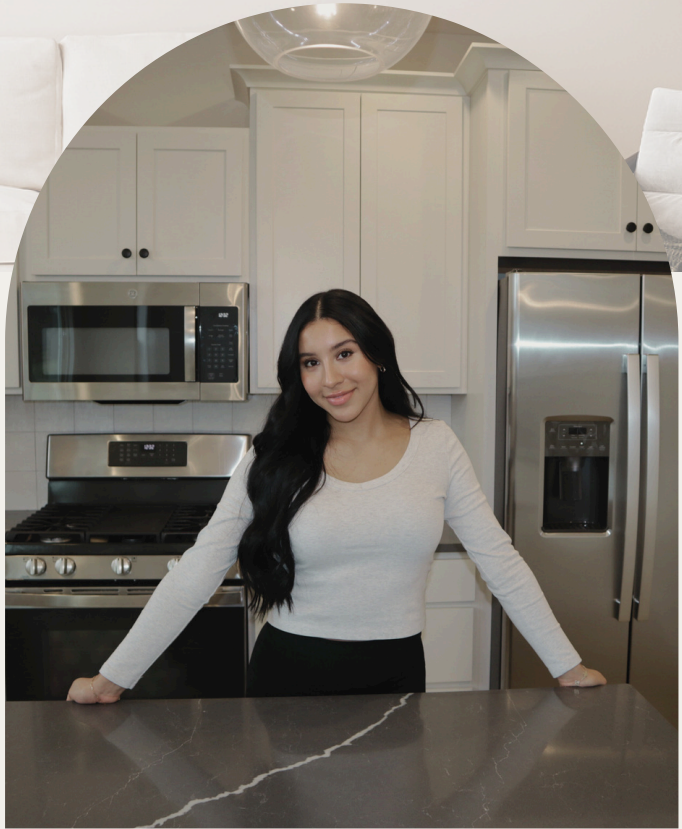




Ready to Take the Next Step?

let me guide you home.

Thank you for choosing me to guide you through your home buying journey! I'm excited to be part of this important milestone. My goal is to make the process easy and enjoyable for you. I'll be with you every step, offering advice, answering questions, and making sure you feel confident. From finding the right home to getting the best deal and handing you the keys, I'm here to make the experience a success. Let's find your dream home!



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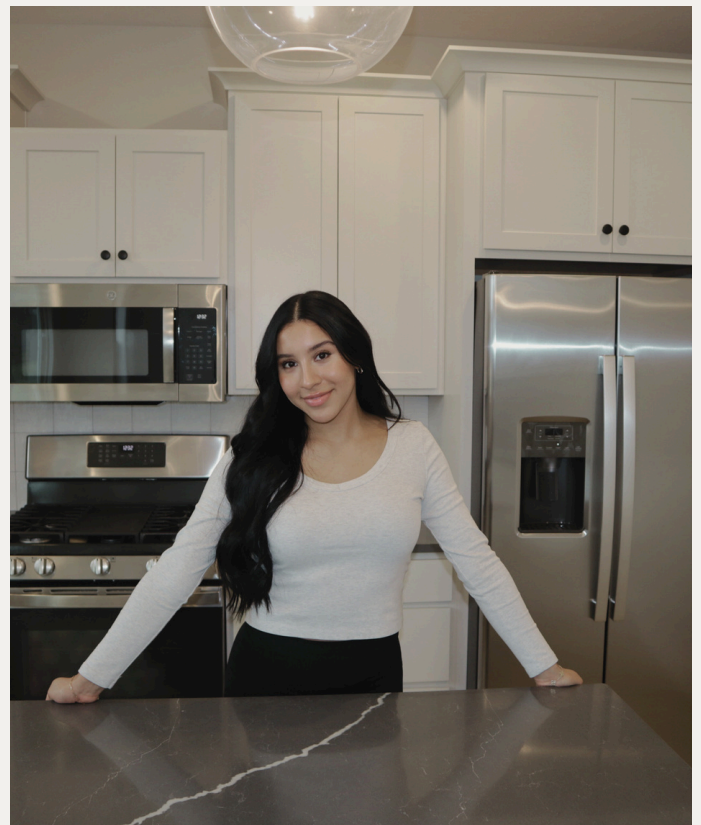
Embarking on the journey to homeownership can feel overwhelming, but with the right guidance, it can be an exciting and rewarding experience. In “*Guiding You Home*”, expert realtor Daphne Meneses breaks down every step of the home buying process, from finding the perfect property to closing the deal. Packed with detailed information, helpful tips, and professional insights, this guide is designed to empower first-time buyers and seasoned investors alike.

With Daphne’s experience and clear advice, you’ll learn how to navigate the market, understand financing options, negotiate confidently, and avoid common pitfalls. Whether you’re just starting your search or are ready to make an offer, “*Guiding You Home*” provides everything you need to turn your real estate dreams into reality.

Let this guide be your trusted companion on the path to finding your perfect home.

Cheers,
D.M.

GUIDING YOU HOME



DAPHNE MENESES
REALTOR®