



THE ROAD  
TO

Home

A HOME BUYER'S GUIDE



HEIGIS

real estate



# ABOUT US





# MEET THE TEAM

Our team of talented professionals have a variety of unique skills. From staging to marketing, our team can provide above and beyond services that our clients of Heigis Real Estate LLC. have come to expect.



## Heather Heigis

REALTOR®

Heather is the principal broker for Heigis Real Estate LLC. After a 20 year career in marketing for Nike, she combined her passion for homes and people with her sales expertise to pursue a long-time love of real estate. Her marketing experience has truly found its place with real estate and business. After several successful years working as a sales agent, Heather started her own brand. She uses a unique team collaboration philosophy and cutting edge marketing strategies, to take the real estate business into the 21st century. Incorporating her Nike mindset, Heather believes there is no finish line.



## Gwen Kanter

ADMINISTRATIVE ASSISTANT

Gwen is a full-time administrative assistant. Her ability to handle questions and concerns from all kinds of people and businesses makes her the glue of Heigis Real Estate. After years of working in support for the military, detail and follow through are her strengths. Notorious for her quick response time, attention to detail, and organizational skills. Gwen keeps everyone and everything running smoothly.



## Taryn Bassett

REALTOR®

Taryn is a full-time sales agent just waiting to sell your home or find that special property that fits your needs. People are her passion, and she is always willing to help her community. Her involvement with the PTA, coaching, and helping to organize community events highlight her ability to listen, follow-through, and her genuine care for others. This energetic sports mom will be a caring, dedicated, hard-working player for your team.



## Donna Beauregard

REALTOR®

Donna is a full-time sales agent with many years of knowledge and expertise in the building trade. A retired school administrator, she has an uncanny vision of property and value as she has bought, refurbished, and sold over 23 homes in NH and MA. The ability to see potential and make it a reality highlight Donna's organizational skills and structural building knowledge. Financially savvy, she sticks to the budget, sets a deadline, and nails it!



## Tara Keane

REALTOR®

Tara is a full-time sales agent with a great understanding of her community. She has lived in Northwood and Strafford for her entire life. Her infinite knowledge of the area and surrounding communities gives her a plethora of resources to use when needed. Tara knows you don't just buy a home; you buy into a community. Tara's natural calming nature will make you feel at ease through any transaction.

# MEET THE TEAM

Our team of talented professionals have a variety of unique skills. From staging to marketing, our team can provide above and beyond services that our clients of Heigis Real Estate LLC. have come to expect.

A portrait of Lauren Jones, a woman with long brown hair, wearing a black top with sheer sleeves, standing outdoors with trees in the background.

## Lauren Jones

REALTOR®

Lauren is a full-time sales agent with a deep connection to Barrington. She has a youthful understanding of a client's need for effective communication, up to date information, and technology. Her positive spirit and desire to serve her community have her the coach of a Special Olympics sports team and a volunteer at a local animal hospital. With previous experience in real estate, Lauren enthusiastically serves her clients by meeting all of their unique and individualized needs. She understands it is not always the highest number that wins but a combination of price, contingencies, and flexibility that truly make the difference.

A portrait of Dakota Newman, a woman with long blonde hair, wearing a black top, standing outdoors with trees in the background.

## Dakota Newman

REALTOR®

Dakota is a full-time sales agent specializing in property management. Her deep roots in the community and previous management experience give her the inside story on what's available in rentals and investment property. Attention to detail and business savvy make her the perfect fit for overseeing the maintenance and upkeep of your rental while keeping tenants satisfied. If you need someone qualified to take care of every aspect of gaining income from your property, Dakota has the perseverance and dedication to get it done.

A portrait of Kathy Conway, a woman with long white hair, wearing a colorful patterned top, standing outdoors with trees in the background.

## Kathy Conway

Literary Consultant

Kathy is our literary consultant. She assists with writing interesting narratives that are meant to create an emotional response. Your home's description should tell potential buyers all of the things that pictures can't capture. This retired English teacher knows that words matter, and is a firm believer in the power of the pen.

A portrait of Jessica Torosian, a woman with brown hair and glasses, wearing a blue top, standing outdoors with trees in the background.

## Jessica Torosian

Professional Photographer

Jessica is a professional architectural photographer. With ten years experience in photography, her creativity, technical expertise and state-of-the-art equipment give her the ability to get those shots that will tell the rest of the story. Jessica's photographic talents reach far beyond just real estate. Very few brokerages can say they are lucky enough to have their professional photographer working in the same office. Check out her website for a full understanding of her work...[www.Studio4NH.com](http://www.Studio4NH.com)





“

Committed to bringing you the most professional, informative, trustworthy & dedicated service.

My responsibility is protecting the interests of my clients in every single transaction.

”

# ten steps TO BUYING A HOME

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01/

## FIND THE RIGHT AGENT

Buying a home is one of the most significant purchases in a lifetime. It is essential to have an experienced agent in your corner, always looking out for your best interest. A buyer agent's fiduciary responsibility is to represent the buyer and to ensure that they are protected.

After all, a seller has someone in their corner. A listing agent has an allegiance to the seller. Their goal is to get the seller top dollar for their home. There is incredible value in having someone working for YOUR best interests when buying a home. That's where I come in!



### GETTING YOU IN THE DOOR

I will narrow down the homes that fit your unique wants and needs and get you in the door! I look at dozens of homes every week, and I can help you identify potential problems within a home.

### HANDLING CHALLENGING CONVERSATIONS

When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers. I am here to protect your interests, so if negotiations need to be made, I will happily make them!

### STAYING ON TOP OF THE PAPERWORK

Buying a home involves many types of documentation. I have the experience and knowledge to navigate real estate contracts. Ensuring that nothing is overlooked, and that you truly understand what a paper means before ever signing on the dotted line. Plus, I understand the climate of the current world, which is why I provide easy access to you for electronic signatures and communications.

### ON YOUR SIDE

A buyer's agent will represent your best interests. With a pulse on the local market and a sound understanding of how various amenities effect the value of a home, we will make sure we submit a competitive offer on the right house for you.

### NEIGHBORHOOD EXPERT

I work daily in neighborhoods with inspectors, contractors, and negotiating with sellers. I have the market knowledge you need to get you the home of your dreams at the best price! Understanding the local real estate market is essential when it comes time to make an offer on a house. I have lived in this area all my life and can truly offer you unique insight into each surrounding town.

### PROBLEM SOLVER

I will work hard to protect all of your interests and take on any issues that may arise throughout the entire process. I know that buying a home is a big deal, which is why I work tirelessly to ensure that buying a home is a fun, smooth, and stress-free process.

### AFFORDABILITY

The seller typically pays the commission for both the seller's agent and the buyer's agent. Truthfully, a referral means a lot more to me than the number on the paper.

### HOW MUCH HOUSE CAN YOU AFFORD?

Mortgage lenders recommend you do not buy a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their monthly payments never increase.

### CHECK YOUR CREDIT

- A mortgage requires a good credit score. You can improve your score by:
- Paying down credit card balances
- Continuing to make payments on time
- Avoid applying for a new credit card or car loan until you have been approved
- Avoid making big purchases until you have been approved
- If possible, avoid job changes until you have been approved

### SAVE CASH FOR A DOWN PAYMENT & OTHER EXPENSES

In order to make your dream of buying a home a reality, you will need to save cash for your down payment, earnest money, closing costs & home inspector.

- A Down Payment is typically between 3.5% & 20% of the purchase price
- Earnest Money is money you put down to show you're serious about purchasing a home. It's also known as a good faith deposit.
- Closing Costs for the buyer run between 2% & 5% of the loan amount
- A Home Inspection costs \$300 to \$500

Being pre-approved, unlike being pre-qualified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income, statements, assets, debt & credit reports etc.) to be reviewed & verified by the lender.



# PREPARING



*for a home loan*





# GET *qualified*

TYPE OF LOAN	CREDIT SCORE	DOWN PAYMENT
VA LOAN	620	NO DOWN PAYMENT
USDA LOAN	620	NO DOWN PAYMENT
FHA LOAN	580+	3.5%
	500-579	10%
203K LOAN	640	3.5%
CONVENTIONAL 97	620	3%
CONVENTIONAL LOAN	640	5-20%

## INCOME *qualifications*

### QUALIFYING INCOME

W-2 Income/Salary  
Income from part-time jobs  
Income from a second Job  
Overtime & Bonuses  
Seasonal jobs  
Self-employed Income  
Alimony & child support (Documentation required)

### NON-QUALIFYING INCOME

Income from the lottery  
Gambling  
Unemployment pay  
Single bonuses  
Non-occupying co-signer income  
Unverifiable income  
Income from rental properties



## NECESSARY *documents*

W2'S FROM THE PAST 2 YEARS  
3 MONTHS WORTH OF PAY-STUBS  
BANK STATEMENTS (PAST 3 MONTHS)  
PREVIOUS 2 YEARS OF TAX RETURNS  
LIST OF YOUR DEBTS & ASSETS  
DIVORCE DECREE  
ADDITIONAL INCOME DOCUMENTS



# TYPES OF *mortgage* LOANS

## TYPES OF LOANS

	WHO QUALIFIES	DOWN PAYMENT	UPFRONT MORTGAGE INSURANCE	MONTHLY MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
<b>VA</b> Department of Veteran Affairs	Veterans  Personnel with honorable discharge  Reservists & National Guard  Surviving Spouses	NONE	NONE	NONE	580
<b>USDA</b> Department of Agriculture	Someone who is buying a home in a USDA -designated rural area.	NONE	2% of the loan amount. Can be rolled into loan amount.	REQUIRED	640
<b>FHA</b> Federal Housing Administration	Anyone who meets the minimum credit and income levels.	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
<b>203K</b> Federal Housing Administration	Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirements	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
<b>CONVENTIONAL 97</b>	Depending on the program, available first time home buyers (a buyer who hasn't owned in the last three years) can put 3% down with a Conventional 97 program.	Varies from 3%-20% of purchase price	NONE	REQUIRED	620
<b>SELECT SMART PLUS</b>	Anyone who meets lenders credit, income & debt level requirements	Varies from 3% -20%, but typically ranges from 5-20%	NONE	REQUIRED	620



# START shopping





04

## START HOME SHOPPING

### START TOURING HOMES IN YOUR PRICE RANGE

Time to start shopping! We will take notes on all the homes we visit. It can be hard to remember all the details of each home, so I recommend taking pictures or video to help you remember each home, and review the notes we have written. Once we have found THE house for you, we will present an appropriate offer based off of recent sales and current buyer activity in the area, as well as the value of the property in it's current condition. Negotiations may take place after the offer is presented.

### TIP

We will make sure to check every little detail of each house

- Test the plumbing
- Test the electrical system
- Open and close the windows & doors to make sure they work properly

Evaluate the neighborhood and surrounding areas

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks?





# MAKE AN *offer*





05/

## MAKE AN OFFER

### WHEN TO MAKE AN OFFER:

So you have found THE house! Congrats! In today's market when the demand is higher than the amount of homes available it is important to act fast!

### HOW MUCH TO OFFER:

We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in it's present condition. Putting all this information together, we will determine the price that you would like to offer.

### SUBMITTING AN OFFER

There are some components to an offer that makes it more appealing to the sellers.

#### •Put Your Best Foot Forward

We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.

#### •Put Down a Healthy Earnest Deposit

A large earnest money deposit shows the seller you are serious

#### •Cash Talks

A transaction that is not dependent on receiving loan approval is more attractive to a seller

#### •Shorter Inspection Periods

Try shortening the inspection period to 10 days

#### •Write the Seller a Letter

We will make your offer stand out by writing a personal letter to the seller, explaining why you fell in love with their home.

#### •Offer to Close Quickly

Many sellers prefer to close within 30 days.



## THE PROCESS

### AFTER YOU SUBMIT AN OFFER

#### THE SELLER COULD

##### •ACCEPT THE OFFER

##### •DECLINE THE OFFER

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

##### •COUNTER-OFFER

A counter-offer is when the seller offers you different terms. If this happens, you can:

##### •ACCEPT THE SELLER'S COUNTER-OFFER

##### •DECLINE THE SELLER'S COUNTER-OFFER

##### •COUNTER THE SELLER'S COUNTER-OFFER

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

### OFFER IS ACCEPTED - CONGRATS!

You will sign the purchase agreement and you are now officially under contract! This period of time is called the contingency period. Now inspections, appraisals, or anything else built into your purchase agreement will take place.







ESCROW

*Journal*





## 06/ ORDER AN INSPECTION

During the inspection period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home. Once this is complete, the inspector will provide us with a list of their findings. You can take the issues as-is or request the seller to address some or all of the findings. We will be mindful and reasonable on smaller items, while being very cautious and vigilant of potentially significant issues.



## 07/ NEGOTIATE FINAL OFFER

Issues typically arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixes.

**1. Ask for a credit for the work that needs to be done.**

Likely, the last thing the seller wants to do is repair work.

**2. Think “big picture” and don’t sweat the small stuff.**

Tile that needs some caulking, or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.

**3. Keep your poker face.** The listing agent will be present during inspections and revealing your comfort level with the home could come back to haunt you in further discussions or negotiations.



## 08/ APPRAISAL ORDERED

Your lender will arrange for a third party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter.

If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.

### Property Title Search

This ensures that the seller truly owns the property, and that all existing liens, loans or judgments are disclosed.

### Homeowner's Insurance

You'll need insurance for the new home prior to closing. This will protect against things like fire, storms and flooding



09/

# scheduling YOUR MOVE



## AFTER SIGNING

- FINALIZE MORTGAGE
- SCHEDULE HOME INSPECTION
- Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition
- Get copies of medical records and store with your other important documents
- Create an inventory of anything valuable that you plan to move
- Get estimates from moving companies

## 4 WEEKS TO MOVE

- Give 30 days notice if you are currently renting
- Schedule movers/moving truck
- Buy/find packing materials
- START PACKING

## 3 WEEKS TO MOVE

- ARRANGE APPRAISAL
- COMPLETE TITLE SEARCH (TITLE COMPANY WILL DO THIS)

## 2 WEEKS TO MOVE

- SECURE HOME WARRANTY
- GET QUOTES FOR HOME INSURANCE
- SCHEDULE TIME FOR CLOSING
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing

## 1 WEEKS TO MOVE

- OBTAIN CERTIFIED CHECKS FOR CLOSING
- SCHEDULE AND ATTEND FINAL WALK THROUGH
- Finish packing
- Clean
- Pack essentials for a few nights in new home
- Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number





# CLOSING *Party*



10

# closing day



## CLOSING DAY

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.



## CLOSING DISCLOSURE

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.



## FINAL WALK THROUGH

We will do a final walk through the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been done.

We will be sure to:

- Make sure all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
- Flush toilets
- Run the garbage disposal and exhaust fans



## CLOSING TABLE

Who will be there:

- Your agent
- The seller
- The seller's agent
- A title company representative
- Your loan officer
- Any real estate attorneys involved in the transaction

The closing typically happens at the title company. You will be signing lots of paper work so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents



## CLOSING COSTS

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 3% to 4% of the home's sales price. These closing costs can sometimes be shared with the seller.



## BRING TO CLOSING

- Government-issued photo ID
- Copy of the sales contract
- Homeowner's insurance certificate
- Proof of funds to cover the remainder of the down payment and your closing costs



## RECEIVE YOUR KEYS

Congratulations! It was a lot of hard work but you are now officially home owners!! Time to throw a party and get to know your new neighbors!







# REVIEWS



# REVIEWS



Heather helped me through one of the toughest times of my life. The past 9 months or so my life has been flipped upside down and only the later half has been for the good. The buying of my new lake house has been the easiest and most rewarding process! She went above and beyond for me to make sure my children and I ended up in a house we will remember for the rest of our lives. Not only was Heather my realtor but I'm also confident I can call her my friend now.

- Kelsi

Heather is an amazing agent. When we wanted to get our house quickly to market, she was at our home within 3 days to stage our house and have professional photos taken. I love the virtual tour that she can create, as prospective buyers truly get a feel for your home before even stepping in the door. The drone footage of our lakefront property was breathtaking. Heather is easy to work with, incredibly responsive, and can adapt to anything you throw her way. I couldn't recommend her more on either the buying or selling end, as we have used her for both. She is incredibly smart and personable and I really think she could sell a paper bag for the highest price. I feel as though she negotiated to get us the most bang for our buck when we bought, and will get us the most money for our home as we sell. We appreciate all she has done for us! - Tiffany & Peter

To say Heather and her team goes above and beyond for her clients is an understatement! It is apparent from the first step to the last, that her goal is to make the process of selling and buying a home as stress free as possible. I was amazed by Heather's calm and reassuring approach, despite many unpredictable circumstances that occur in a process with so many moving parts! She was flexible and accommodating, yet helped every part of the process continue to move along to meet our end goal. Her enthusiasm for her work and clients shines through with every interaction you have with her. - Brandon & Christine



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