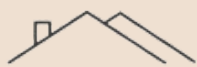


# Buyer's Guide



RACHEL ROSENCRANTS  
*Real Estate Agent*

# WELCOME

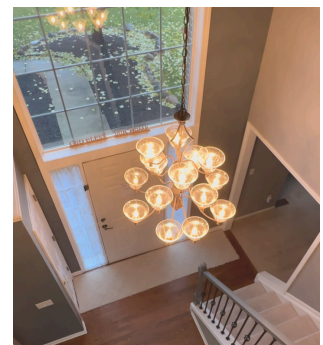
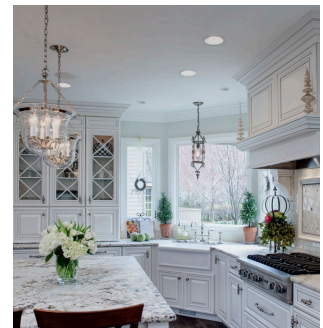
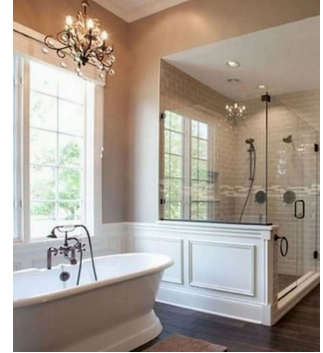
Hi, I'm Rachel and I believe in helping you find your next *home*.

Buying a home is one of life's most exciting milestones—a step toward stability, personal growth, and a place to truly call your own. But home is so much more than just walls and a roof. It's where you create countless memories, share moments with loved ones, and feel most comfortable being YOU.

When the time comes to buy a new home and start a new chapter, the process can often feel overwhelming. Purchasing a home is not just a financial decision—it's an emotional journey. It's completely natural to feel a mix of excitement and apprehension along the way.

My role is to support you throughout this journey and help you navigate the process with clarity and confidence. From setting a budget and prioritizing your wants versus needs to finding the perfect neighborhood, negotiating the best terms, and ensuring a seamless closing, this guide will be your trusted resource every step of the way.

Rachel  
Rosencrants



# HOW DOES A REAL ESTATE TRANSACTION WORK?

Pre Approval: Talk to a few lenders, before looking at homes, to determine your budget.



**FIND YOUR  
DREAM  
HOME!**



Agent writes the offer and presents it to the seller's agent. The seller's agent presents the offer to the seller. The sellers may reject, counter, or accept the offer.



**Optional Negotiations**  
There may be a period of negotiating the terms of the purchase offer.

**Good Faith Deposit and Inspection Period**

The buyer submits an Earnest Money Deposit (EMD) to the title company to hold and apply at closing. The inspection period allows time for the home to be inspected. A repair request or additional negotiation may take place based on the findings.



**LOAN  
APPLICATION  
PROCESSED &  
APPRAISAL  
ORDERED**



**CONTINGENCIES SATISFIED, CLOSING DOCUMENTS  
ISSUED, AND CLOSING SCHEDULED.**

The final walk through is conducted the day of closing to confirm that the home is in the same condition and any repairs have been made

**TRANSACTION CLOSES!!**





# LENDERS OFFER DIFFERENT LOAN OPTIONS

## CHOOSING YOUR LENDING PARTNER



Home sellers are not required to accept all financing options!

There are loan products that most lenders offer across the board. Some examples include FHA, Conventional, Rural Development and VA programs. Unfortunately, lenders do not typically refer you to another lender, even if they know of another loan program that you might benefit from.

Let's discuss your specific scenario so that I can refer you to a lender that has programs for your unique needs!

- ◆ How much money do you have saved for your down payment and closing costs?
- ◆ Where are you considering moving?
- ◆ Do you need a rent to own or land contract option?
- ◆ Have you been denied for an FHA loan?
- ◆ Do you need downpayment assistance?
- ◆ Are you or your spouse a veteran?
- ◆ Are you or your spouse a hospital worker, fire fighter, first responder, police officer etc?
- ◆ Do you need credit repair services?
- ◆ Are you purchasing a second home or investment property?
- ◆ Are you a first time homebuyer?