



The Smith Global Group

We Make Real Estate a Breeze

Home Buyer Guide

Setting Your Goals

◆ Finding the Right Agent

As you prepare to begin the home buying process you will need a trusted real estate broker who has your best interest in mind and the skill set necessary to help guide you. As your agent, we will work diligently to ensure you receive the best representation possible. We bring a multitude of skills to the table that allow us to outperform other agents. This includes: residential and custom home design, banking and finance experience, and experience in comprehensive investment analysis.

◆ Get Pre-Qualified

We can provide information regarding lenders that are experienced and have a solid track record for providing our clients with the right type of financing they need for any given scenario. Finding the right lender with the right loan and program can be as important as finding the right home.

◆ Define your perfect home and begin your home search

At The Smith Global Group we listen to your needs and wants. We work hard to connect your desired pricing, location, and needs to a home that is a good fit for you, your family, or your investment preferences. We consider all aspects of the market and will make recommendations based on our expertise and knowledge to ensure you are receiving available data that you may not have considered.

◆ What is your time frame?

The Smith Global Group can establish a game plan for your custom timeline. Do you need to sell your existing home first? Is your lease almost up? Whatever your situation may be we can help you create a plan that works best in order to accomplish your goals.

Making and Offer

◆ You found a home-Now What?

We will contact the listing agent and check the status of the home and see what the options are for making an offer. If the Seller is accepting offers a Contract to Buy and Sell will be generated.

◆ Lending Requirements

We will stay in communication with your lender and obtain a Prequalification Letter for the exact amount of the offer. The lender will need to know taxes, pricing and HOA fees for desktop underwriting approval. A letter will be included with your contract and a copy of the Earnest Money.

◆ Earnest Money Check

We will provide a copy of the Earnest Money check with the contract offer. If your offer is accepted, the check will be delivered on the date as noted in your offer. The check will not be deposited or given to anyone prior to that specific date.



◆ Review the Offer

We will go over the contract Offer with your names, title information, and items to be included, excluded and contract dates. There may be additional disclosures to review as well. Once all documents are signed, the Contract Documents, Earnest Money Check and Lender Letter are sent to the Listing Agent for their review.

◆ Counter Proposal

Any item in your contract offer can be countered. It may be as simple as a date change, pricing, inclusions or terms. If agreeable to all parties the signed counter Proposal will place the property Under Contract.

Home Buying Process



The Smith Global Group

We Make Real Estate a Breeze

START



Scan for SGG Reviews

Buyer Interview

Loan Prequal

Prequal Letter \$ _____

Show Property

CMA

Sell Current Property

Cost associated with home purchase

Out of Pocket

- Down payment (Varies based on loan types)
- Earnest Money (1%) Credited to you at closing
- Home Inspection (Varies \$275-\$600)
- Radon Test (\$125-\$150)
- Sewer Scope (\$100-\$150)
- Appraisal (Varies \$450-\$700) Paid when ordered by lender

Paid at Closing

- Closing Costs (Varies 3% to 4%) Based on lender fees
- Realtor Fees
- (\$395 transaction fee paid at closing)

Offer

Denied

Accepted

Counter Offer

Client Deadlines

Escrow to title Company

Manage:
Title **Deadline:** _____
Resolution: _____
Survey **Deadline:** _____
Resolution: _____
Appraisal **Deadline:** _____
Loan Commitment **Deadline:** _____

1 Sell Current Property **Deadline:** _____

2 Sell Current Property **Deadline:** _____
Resolution: _____

Sell Current Property **Date:** _____

Good Funds \$ _____
 Transfer, Utilities, Driver's License **Date:** _____
 Bring to Closing

Closing **Date:** _____
Time: _____
Location: _____

Possession **Date:** _____



The Smith Global Group



Excellence ♦ Integrity ♦ Professionalism ♦ Dependability ♦ Innovation

www.TheSmithGlobalGroup.com
 254.913.1507 Psmith.sgg@gmail.com

At the Smith Global Group we work hard to ensure every client receives our complete dedication and focus. When it comes to finding our clients the best deal we utilize innovation and tenacity to develop winning strategies that will custom fit the needs of any client. Our core values are what underpin our tenacity and decision making. These core values include: Excellence, Integrity, Professionalism, Dependability, and Innovation.

From simplest things like honesty in our answers and having your calls returned quickly, to the more complex issues of marketing your home or helping you find a home, you will be taken care of. A relationship with the Smith Global Group means that you can call on us anytime after the transaction for future real estate advice and we will be there. You receive complimentary ongoing real estate consulting for any of your real estate needs. Make us your trusted real estate broker today.

Why Use a REALTOR® ?

REALTORS® can provide an extra level of service, and to be a REALTOR you must be a member of the National Association of Realtors (NAR). NAR has earned a strong reputation for actively championing private property rights and working to make home ownership affordable and accessible. Members adhere to a strict code of ethics founded on the principle of providing fair and honest service to all consumers.



Testimonials

“I've never had such a good working experience with a realtor before working with Patrick. He is organized, detail oriented and he knew his stuff. My wife and I were a bit nervous about selling our home during COVID but Patrick came to us with a data driven approach and customized a plan that ensured us that we are making the right decisions for our family.” -Marc- ★★★★★

10 Tips For Selling Your Property



Tips to help you get top dollar when selling your home

1. First Impressions and Curb Appeal

A well-kept lawn, clutter free porch, and neatly trimmed shrubs provide a welcoming message to potential buyers. Never under-estimate the power of a fresh coat of paint or a neatly scrubbed front door. Make sure the leaves are raked in the Fall and the drive way is shoveled during after the Winter snow.

2. Invest a Few Hours Now for More Value Later

Potential buyers would rather see how good your home could look now instead how good it could look “with a little work” later. Take half the stuff out of your closets then neatly organize what’s left in there. Consider lightly redecorating your home and fix the scuffs in the hardwood floor. Touch up the paint chips on the base boards. Make sure your home is clean and leave peaceful music playing on the TV during showings. A little effort can go a long way in the eyes of the buyer.

3. Check your Faucets and Light your Home Up

Burned out bulbs leave prospects in the dark and fail to capture the true beauty of your home. After location, good light is the one thing that every buyer cites that they want in a home. Dripping water rattles the nerves and discolored sinks suggest faulty or worn-out plumbing.

4. Check your Faucets and Light your Home Up

Burned out bulbs leave prospects in the dark and fail to capture the true beauty of your home. After location, good light is the one thing that every buyer cites that they want in a home. Dripping water rattles the nerves and discolored sinks suggest faulty or worn-out plumbing.

4. Bathrooms and Kitchens Sell Homes

Help your bathrooms and kitchen shine. Check and repair damaged or unsightly caulking in tubs and around showers and sinks. Display your best towels and shower curtains. Depersonalize these spaces and make them neutral so that prospective buyers will have an easier time picturing themselves as the new owners of your home.

5. Light Up the Night Sky

Turn on the excitement by turning on all your lights inside and outside in the evening. Lights add color and warmth and make prospective buyers feel welcomed.



You can play an important part in the timely sale of your property

6. Take your pets somewhere during showings

It's hard for pet owners to imagine sometimes, but some people really do not like pets. Take your pets somewhere safe during showings and do your best to remove any pet orders inside the home. As a dog or cat owner, you may not want to hang out with such people, but they might make a great offer on your home.

7. Safety First

Homeowners learn to live with all kinds of self-set booby traps: Children's toy cars on the floor, roller skates on the stairs, and hanging head lights. Make your home as non-perilous to navigate as possible potential buyers.

8. Defer to Experience

When prospects want to talk price, terms, or other real estate matters, let them speak to an expert. That is where Patrick and The Smith Global Group come in. We can and will help you navigate these conversations to ensure the best outcome for you.

9. Help your Agent

Your agent will have an easier time selling your home when showings are scheduled through his or her office. You won't regret sending potential prospects through the proper channels.

10. Relax

Let your agent do the work you have hired him or her to do.