PRICE NM

REALTY ONE GROUP CONCIERGE

BUY WITH CLARITY

Your New Mexico Home-Buying Guide

A practical, step-by-step guide to preparing, searching, negotiating, and closing with confidence.

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Client Focused. Results Driven. Guiding You with Heart and Expertise!

A Clear Path to Homeownership

Buying a home is exciting, but it can also feel like a lot of moving pieces. My role is to help you see the full picture, make informed decisions, and keep the process moving—with clear communication at every step.

What you can expect	A practical plan built around your budget, priorities, timing, and comfort level—not pressure to make a decision before you are ready.

Before the search

- Clarify your goals, timing, preferred areas, and true must-haves.
- Build a comfortable monthly-payment target—not simply a maximum purchase price.
- Connect with a lender suited to your financing scenario and obtain a strong preapproval.
- Plan for down payment, closing costs, inspections, appraisal, reserves, and moving expenses.

How I help

- Translate market information into practical choices.
- Set up a focused MLS search and screen options for fit and value.
- Compare neighborhoods, property condition, resale considerations, and likely ownership costs.
- Coordinate lenders, inspectors, title, listing agents, and transaction deadlines.

Your Buyer Roadmap

Every purchase is different, but the most successful transactions follow a clear sequence.

1 Consultation + plan

We define what matters, discuss timing and representation, and build a realistic search strategy.

2 Financing readiness

Your lender verifies the financial picture and helps us understand payment, cash-to-close, program options, and offer strength.

3 Focused home search

We review listings, tour strategically, and evaluate the property—not just the photos.

4 Offer strategy

I analyze comparable activity, competition, property condition, timelines, and terms before we decide how to position the offer.

5 Due diligence

Once under contract, we coordinate inspections, title review, appraisal, financing, insurance, and any negotiated resolutions.

6 Closing + keys

We verify final details, complete the walk-through, sign closing documents, and prepare for a confident transition into the home.

Making a Strong, Informed Offer

The strongest offer is not always the highest price. Price, financing, contingencies, timelines, seller priorities, and certainty all shape how an offer is received.

We will evaluate

- Recent comparable sales and active competition
- Days on market and price history
- Known condition, disclosures, and likely repair needs
- Appraisal considerations and your financial limits
- Seller priorities and the strength of competing interest

We will structure

- Purchase price and earnest money
- Financing, appraisal, and inspection protections
- Closing date and possession
- Seller concessions when appropriate
- Clear deadlines and terms that support your goals

My approach	I will explain the tradeoffs, point out risk, and give you a clear recommendation. The final decision remains yours, and I will represent it professionally.

Written buyer representation

Before we tour homes, we will review the required written buyer representation agreement. It explains the services I provide, the scope of our working relationship, and how broker compensation may be addressed. Seller or listing-broker compensation is not guaranteed, so we will discuss any potential buyer obligation before you commit to a property.

For new construction, contact me before visiting or registering with a builder. The builder’s representative works for the builder; having your own representation from the beginning helps protect your interests.

Due Diligence: Look Beyond the Surface

A beautiful home can still have expensive concerns. Due diligence is where we slow down, gather facts, and decide whether the property and terms still make sense.

Inspections

Inspection choices depend on the property and your concerns.

- General home inspection and specialist evaluations as appropriate
- Roof, sewer, HVAC, electrical, structural, environmental, well, septic, or other property-specific reviews
- A practical discussion of material concerns, maintenance, and possible repair or credit requests

Title, HOA + property information

We will track the documents and questions that affect ownership.

- Title commitment and recorded exceptions
- HOA documents, fees, restrictions, and approval requirements when applicable
- Seller disclosures, permits or improvement information when available
- Insurance availability and cost—especially for older roofs, prior claims, or unique property types

Financing + appraisal

Your lender remains central throughout the contract period.

- Respond quickly to documentation requests and avoid new debt or major financial changes
- Review the appraisal and understand options if value or property requirements create an issue
- Confirm final cash-to-close, loan terms, and Closing Disclosure before signing

Ready for the Next Step

You do not need to know everything before you begin. You need a clear plan, reliable information, and someone who will help you work through each decision in the right order.

Whether you are buying your first home, relocating, building new, or adding an investment property, I’ll tailor the process to your situation and keep you informed from consultation to closing.

Buyer readiness checklist

- Choose a comfortable monthly-payment range
- Gather income, asset, and credit documentation
- Complete lender preapproval
- Identify preferred areas and essential features
- Plan inspection and closing-cost funds
- Avoid major credit or employment changes
- Ask questions early—there are no silly ones

Let’s talk about your next move

A good plan begins with a conversation. I’ll help you understand the options, identify the next right step, and move forward at a pace that fits your goals.

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My commitment	Clear guidance, honest conversations, thoughtful strategy, and consistent follow-through—from our first conversation through closing and beyond.

Real estate decisions carry both financial and personal weight. You deserve an advocate who will help you understand the details without losing sight of what matters most to you.