

# HOME BUYING GUIDE



**kw** ATLANTIC  
PARTNERS  
**KELLERWILLIAMS.**  
REALTY



# THANK YOU

*Thank you for choosing to put your trust in our team to buy your home. We do not take this lightly and put our heart into every buyer as if we were looking for our own family. We have partnered with amazing professionals to make sure you keep more money in your pocket. We've helped over 2,000 families move and we hope you feel like number 1. Our commitment is that we will work hard, negotiate hard, communicate often and be there for you through every step of the homebuying process. Our goal is that when we do this we will have earned your trust and at least one referral from you.*

*Welcome to the SCC family.*

**CC Underwood**  
Owner and CEO

# MEET YOUR TEAM



KATY HALUCH

Director of Operations



HANNAH CARNES

Marketing Director



LAUREN FISHER

Customer Experience Specialist

## CONTACT INFORMATION

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[WWW.SELLINGWITHCC.COM](http://WWW.SELLINGWITHCC.COM)

# THE HOME BUYING PROCESS

01

*Decide to Buy*

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02

*Pick a Real Estate  
Agent*

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03

*Get Pre-Approved*

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04

*Find the Right Home*

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05

*Make an Offer*

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06

*Negotiating Offer*





07  
*Inspections*

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08  
*Appraisal*

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09  
*Insurance*

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10  
*Final Loan Approval*

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11  
*Walk Through*

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12  
**CLOSING!**

# CHOOSE A REALTOR



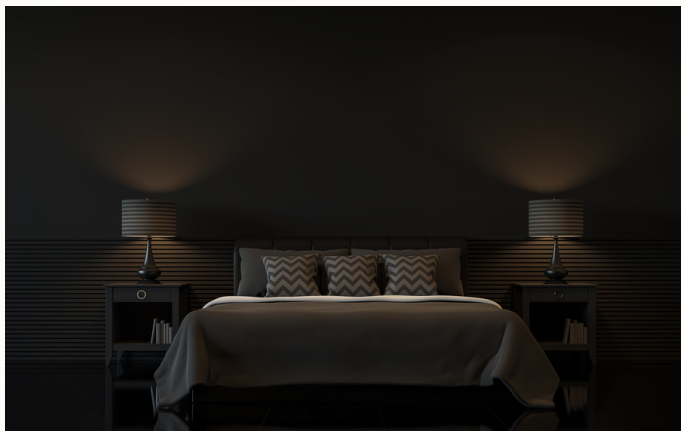
*When you choose the Sellin' With CC Team to assist you in finding and purchasing your dream home, you are choosing the very best in experience and negotiations. It is important that you trust your Agent to be there for you and negotiate on your behalf, not just open a door.*

# Buying Your New Home

# OBTAIN FINANCIAL PRE-APPROVAL

*Get pre-approved for a loan before you find the home you want to buy. The benefits include:*

- You know your price range, closing costs, and monthly payments up front*
- You only look at homes within your price range*
- Many Sellers require a pre-approval to show their home*
- When you find your dream home, you can make an offer that day*





# VIEW HOMES & FIND "THE ONE"

*After we have an understanding of your new home needs, you will start receiving a list of homes. We would rather ask 500 questions and show you the very best 5 homes than ask 5 questions and show you 500 homes. Your time is valuable and your needs are important.*

*In addition to you and your Agent looking at homes together, you will contact your agent if you fall in love with a home via:*

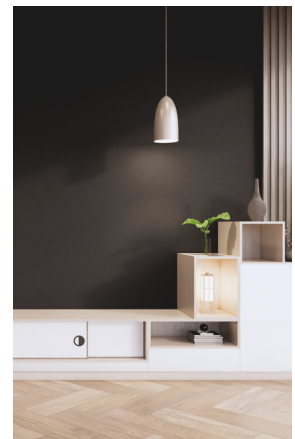
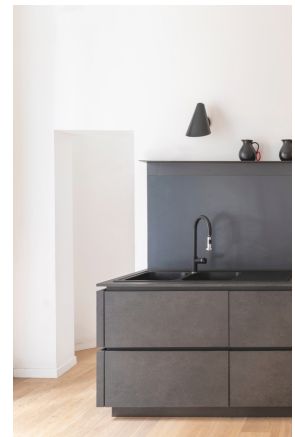
- Looking online*
- You see a For Sale or For Sale by Owner (FSBO) signs as you drive through neighborhoods*
- You walk into an Open House*
- You walk into a Model Home or New Home Development*

*\*in each of these situations, the Seller pays your Agent fee and you benefit from the protection. Your agent does not receive any compensation for their time,*



# MAKE YOUR OFFER & NEGOTIATE

*Once you have found your dream home, I will research market data on the home to help you determine the best offer strategy to present. It is common to have multiple offers in certain price points, therefore presenting your best offer will go a long way to get your offer accepted. When the seller accepts the offer, it becomes a legal contract.*





# INSPECTIONS & APPRAISAL

*The home inspection is a 1-day overview of how the home is performing on that day. We will focus any repair requests on items that are broken, leaking, or not working as they should. Repair requests are not for cosmetics. You will have 10 days to perform all inspections and submit your repair requests. If you want to use our inspectors, we will schedule it as soon as you go under contract. If you have your own inspectors, give us their contact information as soon as possible.*

*\*\*You do not need to attend the full inspection and we recommend that you come during the last 30 minutes-hour of the inspection\*\**

*The appraisal determines the home's value and is ordered by your Lender.*

# FINAL LOAN APPROVAL & CLOSING

*After your loan is approved, we will work together to determine your closing day and time and review your costs to close. Finally, you will sign closing papers and get the keys to your new home!*



# OVERVIEW OF COSTS

\*COSTS VARY

A BINDER	1-2% of purchase price
INSPECTIONS	\$400 -\$600 based on size
APPRAISAL	\$500 -\$800 based on size
DOWN PAYMENT	Based on loan type
CLOSING COSTS	3-3.5% of purchase price



# WHAT MAKES US DIFFERENT?

*OUR GOAL IS TO HELP YOU GET  
WHAT YOU WANT.*

*WE HAVE A SOLUTION FOR EVERY  
SITUATION.*

- Rent to own
- Become a cash buyer
- Buy before you sell
- Cash offer on your home to sell
- Down payment assistance
- SCC Rewards Club



Offers accepted 3x faster



Working with a team means more people have your back



Top negotiators - we fight for your money



Reputation matters - agents want to work with great agents



SCC rewards club continues after the sale

# SCC Solutions

## RENT TO OWN



COMPLETE AN APPLICATION



GET APPROVED FOR A BUDGET



CHOOSE YOUR DREAM HOME



OUR PARTNER PAYS FOR THE HOME



MOVE IN AND SAVE

## BE A CASH BUYER



GET APPROVED



FIND YOUR DREAM HOME



MAKE AN ALL-CASH OFFER



THE OFFER IS ACCEPTED



TAKE OWNERSHIP AND MOVE IN

## BUY BEFORE YOU SELL



OUR PARTNER MAKES AN OFFER ON YOUR CURRENT HOME



FIND AND PURCHASE YOUR NEXT HOME



MOVE INTO NEW HOME



LIST HOME FOR SALE

## GET A CASH OFFER



TAKE PHOTOS OF YOUR HOME



MARKET ANALYSIS PERFORMED



RECEIVE CASH OFFER



CLOSE ON HOME



STAY IN HOME UP TO 29 DAYS

# WHAT WE DO FOR YOU

- Buyer consult to assess your needs and wants
- Educate you on the current market
- Share the best local lenders
- Access to the best vendors
- Access to the SCC list of value programs
- Find homes based on your criteria
- Research areas of interest
- Find off-market homes that meet your criteria
- Communicate often
- Answer every text message, call and email
- Be available to show homes in-person or virtually
- Communicate with the listing agent
- Communicate with your lender
- Communicate with the title company
- Review with you the best offer strategy
- Present a professional offer package
- Negotiate the best terms so you win
- Schedule all inspections
- Review all inspection reports
- Negotiate any repairs
- Get quotes on repairs
- Evaluate the best ROI on upgrades
- Review and negotiate appraisal





# THE SCC PROMISE

WE HAVE 2 GOALS

1

To create an experience you want and need.

2

From right now until we close, you'll feel so great about working with our team that you'll want to introduce someone to us that is looking to buy, sell, or build a home.



# LET'S GET SOCIAL



Check out our 240+ Google reviews



Facebook- @sellingwithcc



Instagram- @sellingwithcc



YouTube- @sellingwithcc



TikTok - @ccunderwood904



Pinterest - Sellin' with CC Team



# JOIN OUR REWARDS CLUB



*When you work with us you will be added to our Rewards Club that has giveaways and invitations to free events throughout the year.*

*Thank you for choosing us. We will be there for you during and after the sale.*

## WELCOME TO THE SCC FAMILY