

# *home* BUYER'S GUIDE

UNLOCK THE DOOR TO YOUR FUTURE WITH CONFIDENCE



*presented by*  
presented by  
Lisa B. Ledet  
Stella Del Bianco

REALTOR®



# OUR COMPANY

At Next Chapter Homes, we understand that purchasing a home is one of the most significant decisions you'll make. Our team of experienced real estate professionals is committed to making this journey as smooth and enjoyable as possible. We take the time to understand your needs and preferences, providing you with tailored property options that match your criteria. With in-depth knowledge of the local market, we offer valuable insights on neighborhoods, pricing trends, and future growth areas to help you make informed decisions. Our skilled negotiators work tirelessly to get you the best deal, ensuring that your interests are well-represented throughout the transaction.

Our mission is to help you find not just a house, but a place you can truly call home. We pride ourselves on our commitment to integrity, transparency, and exceptional customer service.



EXPERT  
TEAM



STRONG  
NEGOTIATION



LARGE  
NETWORK



PERSONALIZED  
HOME SEARCH

# Hello there!

## Are you ready to own your dream home?

Congratulations on taking the first step toward homeownership! Buying a home is an exciting and significant milestone. This guide is designed to simplify the process, provide valuable insights, and equip you with the knowledge needed to make informed decisions every step of the way.

As a dedicated real estate agents, we are committed to providing personalized service tailored to your unique needs. With extensive experience in the local market, We offer expert guidance on everything from understanding current trends and securing financing to negotiating offers and closing deals. Our goal is to ensure your homebuying experience is smooth, stress-free, and ultimately successful.

Whether you're a first-time homebuyer or looking to upgrade, we're here to support you through each stage of your journey. Together, we'll find the perfect home that meets your needs and fits your lifestyle.

Let's embark on this exciting journey together!

*Lisa B. Ledet &  
Stella Del Bianco*



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REALTOR®

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*Let's Connect!*

# *Benefits* OF WORKING WITH US

- ***Local Market Expertise***

With 15 years of experience in the New Orleans Metropolitan real estate market, we have a deep understanding of local trends, neighborhoods, and pricing strategies. We will help you find the right home at the right price.

- ***Personalized Service***

We take the time to get to know my clients and their unique needs. Whether you're a first-time homebuyer or looking for an investment property, we tailor our approach to match your specific goals.

- ***Negotiation Skills***

We are strong advocates for my clients, and we bring skilled negotiation techniques to the table to ensure you get the best deal possible. Our goal is to protect your interests and maximize your investment.

- ***Comprehensive Support***

From the initial search to closing day, we are with you every step of the way. We manage the details, coordinate with all parties involved, and keep you informed throughout the process to ensure a smooth transaction.

- ***Access to Exclusive Listings***

We have access to off-market properties and exclusive listings that you won't find on public sites. This gives you a competitive edge in finding your ideal home before it hits the broader market.



- ***Trusted Network***

Over the years, we have built strong relationships with reliable lenders, inspectors, and other professionals. We can connect you with trusted experts who can make the buying process even smoother.

- ***Commitment to Your Satisfaction***

Your satisfaction is our top priority. We are committed to making your home-buying experience as stress-free and enjoyable as possible, and we will go the extra mile to ensure you're happy with your purchase.

# Buying PROCESS



## WORK WITH AN EXPERIENCED AGENT

An inexperienced agent can cost you time and money, and unfortunately maybe even put you at risk of losing out on your dream home.



## GET PRE-APPROVED

It's important because it gives you an idea of what you can afford and it shows home sellers that you're serious.



## FIND YOUR DREAM HOME

Make a list of your wants vs. needs in your new home. Your agent will use this list to find homes for you to tour.



## MAKE AN OFFER & NEGOTIATE

Your agent will help you determine the best price to offer for the home. In a competitive market, you may not be the only one bidding.



## SCHEDULE A HOME INSPECTION

Home inspection report offers a deeper understanding of whether the home has been well-maintained or needs major repairs.



## APPLY FOR A MORTGAGE LOAN

Compare loan offers and choose the right one for you. Multiple applications won't hurt your credit, as long as you get them all within 45 days.



## PURCHASE HOME INSURANCE & WARRANTY

Purchasing both will cover your home, belongings, appliances and system components in case they need replacement or repair.



## FINAL WALKTHROUGH

It's your last chance to inspect the house before the official closing. It allows you and your agent to go through the house room by room.

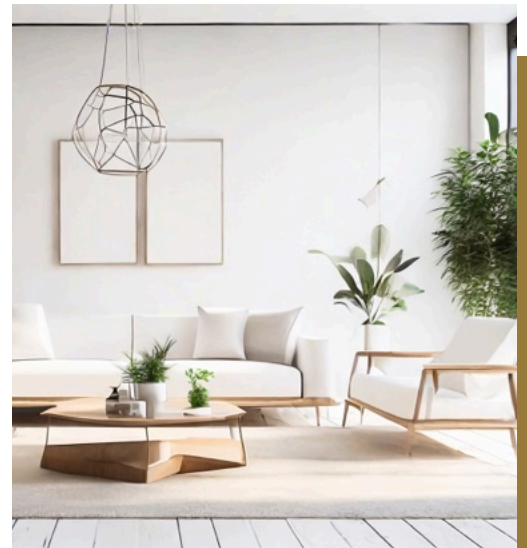


## CLOSE THE SALE

Once your loan is approved, your lender will schedule a closing date. You will sign all your paperwork to complete the purchase.

# Preparing FOR SHOPPING

- Take a look at your current spending patterns.
- Create monthly budget reflecting your current spending.
- Determine your affordable monthly home payment.
- Budget for new or changed expenses.
- Compare your budget to your monthly take-home pay.
- Determine your down payment.
- Estimate your costs to close.
- Decide how much you want to spend on a home.
- Understand the different kinds of loans available.
- Get a preapproval letter.



## *Get Pre-Approved First*

Getting pre-approved before entering the housing market not only makes you a more informed buyer, but it also enhances your appeal to potential sellers.

## *Required documents for pre-approval*

- Identification / copy of driver's license
- Copies of social security cards
- Last two years of federal tax returns
- Retirement/Investment account statements
- Property tax bill
- Last two years of W-2 / 1099 / K-1 Statement
- Paystubs covering the previous 30 days
- P&L Statements (if you're a business owner)
- Asset statements
- Copy of current mortgage statement (if applicable)
- Copy of your property tax statements (if applicable)



## **When to get a preapproval letter**

Lenders typically check your credit before issuing a preapproval letter, and the letter may have an expiration date on it (typically 30 to 60 days).

**\*Different lenders may request different levels of information and documentation**

# Financing IDEAS

## ***Create A Budget & Stick To It***

It's important to plan a budget early. It's ideally the first step before house hunting. It's easy to exceed the budget in today's competitive market.

## ***Focus On What's Important***

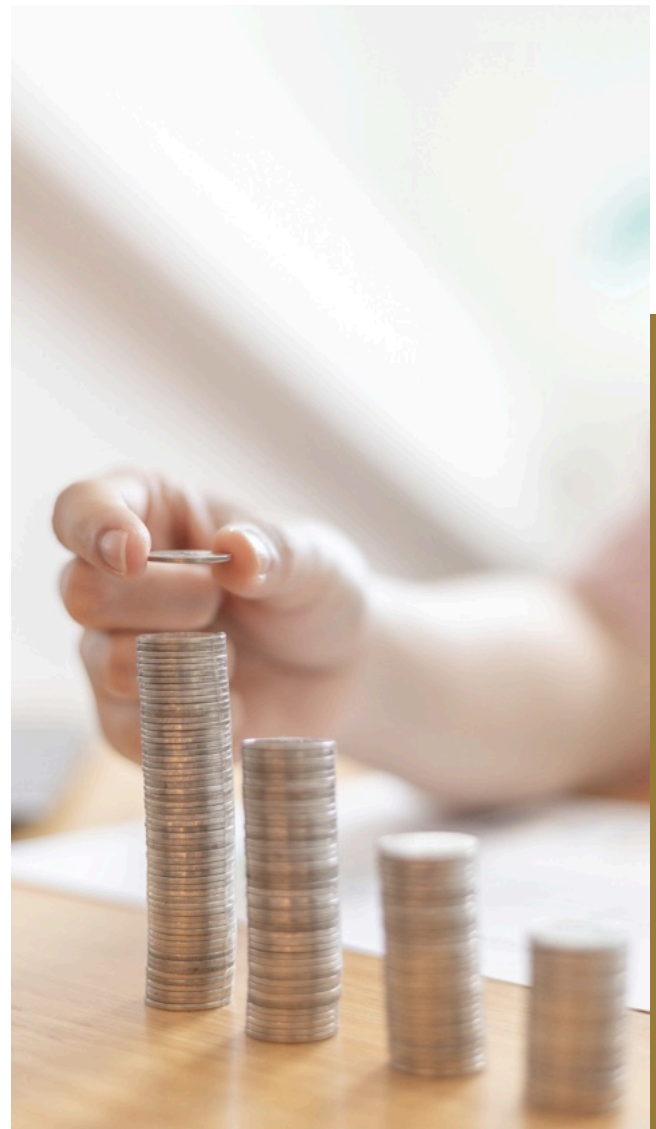
Look for a house that will satisfy your needs, but don't be distracted by the good features of the house. This may cause you to exceed your budget. Create a list of your basic needs. This will help you to focus on the essential stuff.

## ***Keep Saving***

Start an emergency fund for future unexpected expenses in your home so you won't get caught off guard.

## ***Credit Card***

You can use a cash advance for your closing costs. But be upfront with your lender where the funds are coming from — because they will find out anyway. The lender will have to add the additional credit card monthly payment to your debt ratios, which may disqualify you for the mortgage. And a bigger credit card balance can reduce your credit score, so be careful.



## ***Improve Your Credit Score***

- Pay your bills on time
- Lower your credit utilization
- Avoid new credit lines
- Don't close old accounts
- Add new accounts
- Pay for deletions

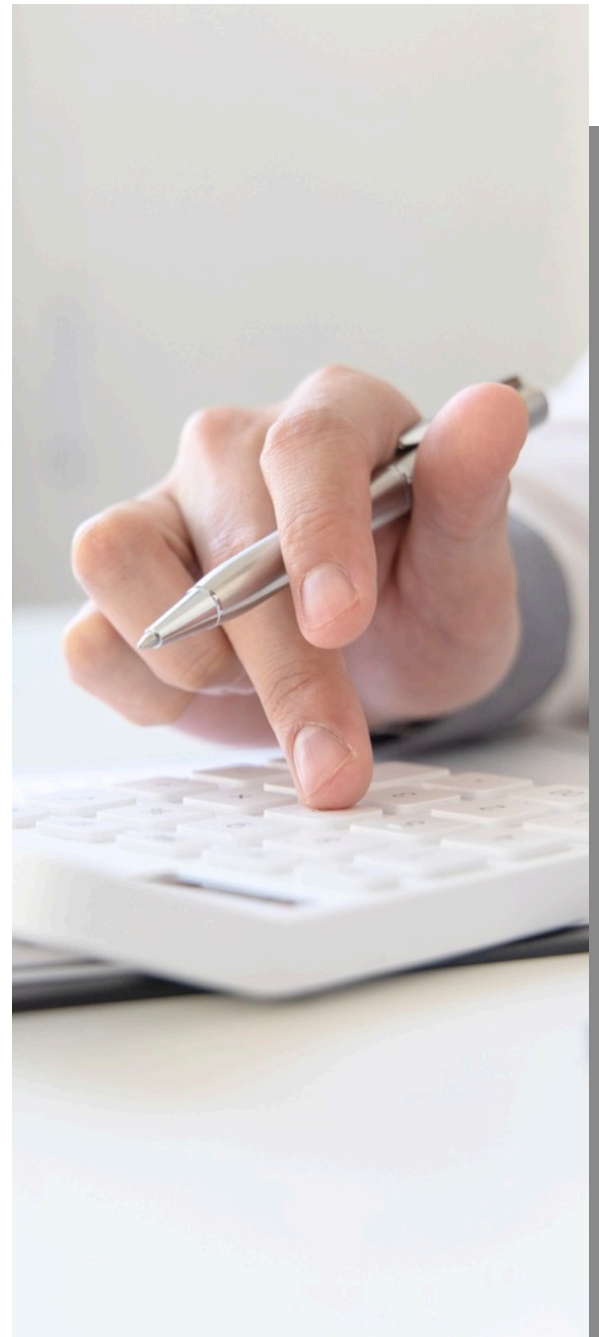
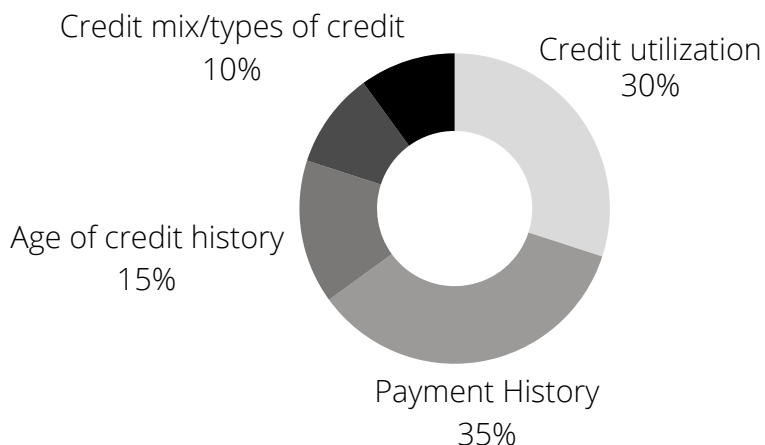
# Shopping FOR A LENDER

Securing the right mortgage is a crucial step in the home-buying process. Your monthly payments will vary based on several factors. Using an online mortgage calculator with different inputs can help you estimate what you can expect to pay each month.

## QUESTIONS TO ASK WHEN SHOPPING FOR A LENDER

- What types of home loans do you offer?
- Which type of mortgage is best for me?
- What will my interest and annual percentage rate be?
- What is the loan estimate?
- Do you handle underwriting in-house?
- What is your average loan processing time?
- What might my monthly mortgage payment include?
- What happens if my appraisal comes in low?

## CREDIT SCORE



Getting multiple loan estimates won't hurt your credit, as long as you get them all within the same 45-day window.

# House HUNTING



## *Identify Your Needs*

Determine your current and future needs, then make a list of essentials and preferences for your new home.

## *Consider the Size*

How much space does your family need? Remember, your budget should decide how much a house to buy.

## *Pay Attention to Location and Layout*

Be open-minded about the details you can change later like decorations or paint colors. But there's nothing you can do about a lousy neighborhood or crummy floorplan.

## *Consider Home Value Growth*

Seek a home with long-term value. Research the history of home values and local business growth—rising values and increasing businesses are positive indicators.

## *Evaluate the School Districts*

Even if you don't have kids, a home located near good schools increases the value of your home.

## QUESTIONS TO ASK DURING AN OPEN HOUSE

- Why are the owners selling?
- How old is the building?
- What's included in the sale?
- Have there been any price reductions?
- How long has the house been on the market?
- When were the appliances and other systems last updated?
- How old is the roof?
- What are the neighbors like?
- Have there ever been any pest infestations?
- What's it like to live there in winter and summer?
- What are the problems with the house?
- Are the sellers offering any incentives?
- Are there contingencies the seller will/won't accept?



Perceptions of desirability have value. That's why identical homes across the street from each other can vary by as much as \$100k in some neighborhoods.

# HOUSE HUNTING *Mistakes*



## ***Going It Alone***

This can mean missing out on your dream property. An experienced agent will be a true expert on your local market. Realtors also have access to a wider array of available listings than what you'll find online.

## ***Skipping Mortgage Pre-Approval***

What the bank says you can afford might differ from what you actually can. It also signals to sellers that you're a serious buyer.

## ***Not Shopping Around***

Keeping your options open can prevent regrettable decisions. If you plan to have children and need three bedrooms, don't settle for a two-bedroom home. Remember, there are always similar properties nearby.

## ***Narrowing Your Search Too Much***

Expanding your search to different areas can help you find a home that meets all your needs. An agent can guide you to locations you may not have considered, offering more opportunities to find the perfect property.

## ***Ignoring The Neighborhood***

While you can't predict a neighborhood's future, researching its prospects can help you avoid surprises. Look into trends in home values, planned infrastructure projects, and future developments to safeguard your investment.

## ***Dragging Your Feet***

Especially if it's a seller's market, you're going to have to act fast when it comes to scheduling showings and making offers. Even waiting just one day can make you lose your dream home.

## ***Not Being Picky Enough***

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## ***Dragging Your Feet***

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## ***Lacking Vision***

Distinguishing between what's fixable and what's not is a key part of house-hunting. If the home otherwise meets your needs. If the house fits your needs like size and location, don't let physical imperfections turn you away.



## ***Overlooking Important Flaws***

If you're on a tight budget, seek homes with untapped potential. However, avoid fixer-uppers that exceed your capacity in terms of time, money, or skill.

## ***Offering Too Much***

If the house appraises below your offer, the lender won't approve the loan unless the seller lowers the price or you pay the difference in cash. Additionally, if market conditions don't improve, you might end up owing more on the mortgage than the house is worth when you decide to sell.

# Making THE OFFER



Write the seller a heartfelt letter and include a picture of yourselves and explain the sellers why you love their house and thank them for keeping it in such great condition. Remember, selling home is an emotional experience. Most sellers would love to know that it's going to be a home for a nice family.

## HOW TO MAKE A WINNING OFFER

Bidding wars are common in today's market, so how can you secure your offer? A comparative market analysis (CMA) from your agent will help you make a competitive offer. Avoid mistakes that could cost you your dream home.

Your real estate agent will guide you in deciding your offer amount and any conditions, such as requesting the seller to cover closing costs. Your agent will present the offer to the seller's agent, who may accept it or make a counteroffer. You can then accept, negotiate further, or walk away.

### *Offer Price*

In a competitive market, offering the full asking price or more can make your offer stand out. If the seller has multiple offers, ask your agent for strategies to make your offer more appealing.

### *Go Easy On the Contingencies*

Contingencies protect your earnest money and allow you to back out of the deal, but they can also make your offer less appealing. In a competitive market, some buyers waive contingencies to strengthen their offer, though this can be risky. To improve your offer's chances, minimize contingencies while still safeguarding your interests.

# GET REAL ABOUT YOUR MARKET

## *In A Seller's Market*

Some buyers come into the market thinking offer low first and negotiate up. But in a tight market this doesn't work. Your offer must be consistent with other offers. If you don't come in with a strong offer, you might just get pushed to the side and not even have the chance to make a better one.

## *Lowball Offer*

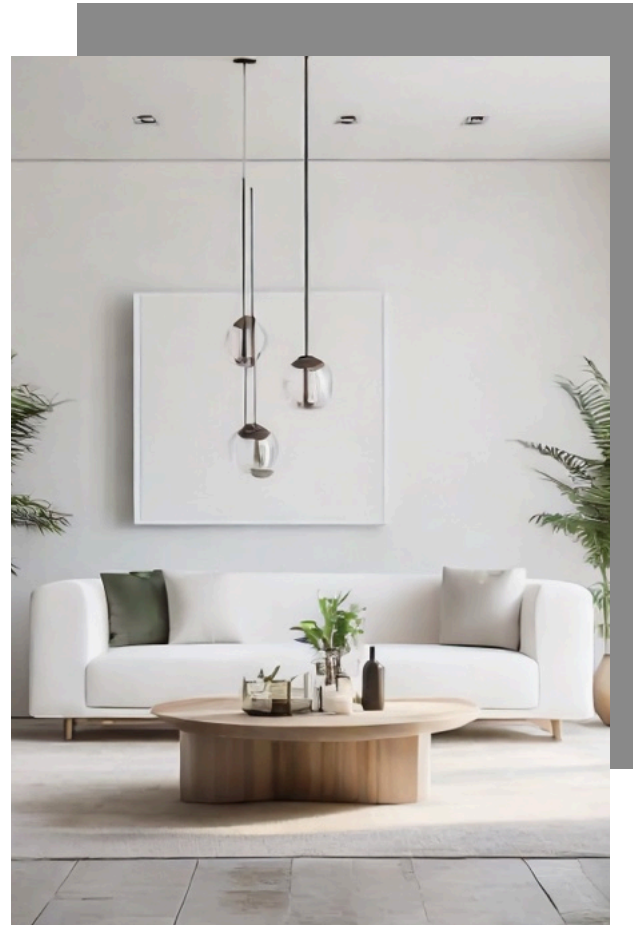
Typically, a low-ball offer is at least 15% to 20% lower than the asking price. Definitely not recommended in a competitive market. But some sellers may ask for much higher than its value. Low balling an offer works best when the buyer has an upper-hand, giving them room to negotiate.

## *Escalation Clause*

If hesitant to make your highest offer, consider using an escalation clause. This allows you to bid up to a specified maximum, automatically increasing your offer by a set amount over competing bids. For instance, you might offer \$250,000, with an escalation up to \$260,000, automatically outbidding any higher offers by \$10,000.

## *Earnest Money Deposit*

If your offer is accepted, you will have to give some cash namely an earnest money deposit. This amount could range from about 1% to 3% of the purchase price and it should go into an escrow account. EMD is deducted from the amount you owe at the closing. If the seller rejects your offer, your earnest money should be returned. You should consider paying more to make your offer more attractive.



## *The Seller's Timeline*

If you're sure about the home, try to stick to their schedule as much as possible. Because for some sellers timeline is even more important than price.

# Home INSPECTION

A home inspection is a crucial step in the buying process. It involves a visual examination of the home's structure and systems. If issues are found, you can negotiate a lower price or request repairs before closing. You might even cancel the sale if significant problems arise and an agreement can't be reached. Inspections usually occur after the seller accepts an offer and the home enters escrow, often before or alongside the appraisal.



## Choosing The Right Home Inspector

Rely on your real estate agent to recommend a trusted home inspector. Ensure the inspector is bonded, insured, and solely focused on inspections to avoid conflicts of interest. When scheduling, confirm what the inspection covers, the duration, and any additional inspections like pest control. If possible, attend the inspection to observe potential issues firsthand and ask questions. This direct interaction often provides more insight than the written report.



## Home Inspection Contingency

A home inspection contingency in a real estate contract makes the purchase dependent on the inspection results. This clause allows buyers to cancel the sale or negotiate repairs based on the findings. Buyers usually have 1-2 weeks to complete the inspection and any necessary follow-ups. If significant issues are discovered, the contingency enables the buyer to withdraw from the sale and reclaim their earnest money. This is an effective safeguard against unexpected expenses after moving in.

## Repair Requests To Avoid

- Anything under \$100
- Cosmetic issues
- A window with a failed seal
- Cracks in a basement floor
- Loose fixtures, railings, etc.
- Minor water damage
- Light switches and sockets
- External buildings
- Minor yard problems

# *Negotiating* **EFFECTIVELY**

## ***Start With a Home Inspection***

Inspections are strongly recommended, especially if you plan to use the findings in negotiations. You can request the seller to either cover repair costs or lower the asking price, easing the financial burden. For instance, if the inspection reveals the need for a new roof, you could ask for a price reduction to cover that expense.

## ***Offer the Full Asking Price***

In a competitive market, offering the full asking price or more can make your offer stand out. If the seller has multiple offers, ask your agent for strategies to make your offer more appealing.

## ***Research Local House Prices***

Before making an offer, research local and sold house prices to ensure you're not overpaying. Pay attention to how quickly similar properties are selling and at what price. If homes are selling slowly and below asking price, you're in a stronger position to make a lower offer.

## ***Don't Give up if Your Offer is Rejected***

Consider negotiations as a two-way conversation. Expect that a seller may reject your initial offer. If you're committed to the home, follow up with a revised offer rather than giving up.



## ***Ask Sellers to Cover the Closing Costs***

As a buyer, don't focus solely on negotiating a lower asking price. You can also ask the seller to cover part of your closing costs, which typically range from 3% to 6% of the loan amount. These costs include the origination fee and title insurance. Requesting the seller to pay some or all of these expenses can be a valuable negotiation strategy.

## ***Go Easy on the Contingencies***

Contingencies protect your earnest money and allow you to back out of the deal, but they can also make your offer less appealing. In a competitive market, some buyers waive contingencies to strengthen their offer, though this can be risky. To improve your offer's chances, minimize contingencies while still safeguarding your interests.

# Home APPRAISAL



A home appraisal determines a property's fair market value and is typically required when taking out a mortgage for purchasing or refinancing. It ensures both you and your lender that the agreed-upon price is fair.

## *Appraisal is Lower Than the Offer*

If the house appraises for less than you've agreed to pay, your lender won't let you borrow more than the appraised value of the home. A low appraisal can also impact your starting equity, leading to higher interest rates and mortgage insurance requirements.

Consult your agent to decide if contesting the appraisal is worthwhile, as they can provide additional comparable homes for an appeal.

## WHAT TO DO IF APPRAISAL IS LOWER THAN THE OFFER?

### *Renegotiation the Price*

Even after an offer is accepted, you can ask the seller to lower the price. While this may reduce the seller's profit, but it may be worth it to them to keep the home sale on track.

### *Ask For Seller Concessions*

If the seller won't lower the price, they might offer concessions, like covering closing costs, to help you manage the appraisal gap.

### *Increase Your Down Payment*

If you can increase your down payment, you might reduce or eliminate the appraisal gap. Consider down payment assistance programs or a tax-free gift from family.

### *Find A New Lender*

An appraisal gap might result from the lender's choice of appraiser or their risk tolerance. Switching lenders could lead to a better appraisal or more flexibility, but it may also increase your interest costs.

### *Be Willing to Walk Away*

As disappointing as it may be, the best option sometimes is to let the deal fall through. An appraisal contingency may allow you to walk away from a purchase

## *Appraisal Contingency*

The appraisal contingency allows you to cancel the purchase if the appraisal is low, protecting you from overpaying. This is especially important for first-time buyers or those on a tight budget.

# Underwriting PROCESS

Underwriting is a mortgage lender's process of assessing the risk of lending money to you. During this process, a mortgage underwriter focuses on credit, capacity and collateral.



## UNDERWRITING PROCESS IN 6 STEPS

- Apply for a mortgage loan
- Receive the loan estimate
- Get your loan processed
- Await the decision
- Clear any loan contingencies
- Close on your house

### *Underwriting decision*

Once the underwriter is satisfied with your application, the appraisal and title search, your loan will be deemed clear to close and can move forward with closing on the property.

- ***Denied:***

If your mortgage application is denied, review the lender's reason. For instance, if high debt was the issue, you could reduce your DTI ratio by paying down credit card balances before reapplying.

- ***Suspended:***

Your application may be suspended if documentation is missing, such as verification of employment or income. The lender can inform you if additional information is needed to reactivate your application.

- ***Conditional approval:***

Your loan is approved, pending one final condition, such as providing proof of homeowners' insurance. Once you meet this requirement, you should be cleared to close.

# Title SEARCH

## *What Is A Title Search?*

A property title search reviews public records to verify ownership and identify any claims or liens on the property. Typically conducted by a title company, or attorney, it ensures any issues are resolved before finalizing the sale.



## *How Long Does A Title Search Take?*

The duration of a title search depends on the complexity of the property's documents and response times from various offices. After obtaining records, the review process by the title company or attorney can take several hours to weeks. Generally, title searches are completed within 1 to 2 weeks.

## *The Findings*

A title search reveals any financial issues tied to the property, such as unpaid taxes, liens, or easements, which could impact you in the future. Ensuring clear ownership is crucial to avoid unexpected problems.

### REVIEWED SOURCES OF INFORMATION

- Deeds
- County land records
- Property plats
- Tax liens (federal or state)
- Divorce cases
- Bankruptcy court records
- Probate cases
- Construction liens
- Judgments
- Maps

## *Title Insurance*

To protect against potential title issues, consider purchasing title insurance or a title warranty. Title insurance, typically costing 0.5% to 1% of the purchase price, safeguards your ownership claim and is a valuable investment for many buyers.



# Homeowners' INSURANCE

Lenders typically require proof of homeowners insurance before finalizing your loan and handing over the keys. Since they hold a lien on the property until it's fully paid off, they want to ensure it's protected during the mortgage term.



## **Research Home Insurance Companies**

Researching home insurance companies can help you compare coverage options and features, allowing you to find a provider that best suits your needs. It also gives you insight into the digital experience each company offers.

## **Explore Coverage Add-Ons**

A standard home insurance policy may not cover everything you need, such as earthquake or flood damage. If you live in a high-risk area, you may need additional coverage, and your mortgage lender might even require flood insurance. Earthquake and flood coverage is typically sold as standalone policies, though some insurers offer endorsements.

## **PROTECT YOUR HOME**

Homeowners insurance protects your house and assets from losses and damages. Be sure to ask questions and understand your policy's details, especially what it doesn't cover.

**Lenders typically require proof of homeowners insurance before finalizing your loan and handing over the keys. Since they hold a lien on the property until it's fully paid off, they want to ensure it's protected during the mortgage term.**

## **Determine What You Need to Insure**

Dwelling coverage (Coverage A) is the primary component of a home insurance policy. Insurers often provide tools to estimate this based on your home's details, such as age and size.

Personal property coverage (Coverage C) is typically a percentage of your dwelling coverage, so assess the replacement cost of your belongings to determine your needs. Other coverages, like other structures (Coverage B) and additional living expenses (Coverage D), are also calculated as percentages of your dwelling limit.

Inventorying and estimating the value of your possessions can help you determine the necessary amount of personal property coverage.

# Final WALKTHROUGH

It's your last chance to inspect the house before the official closing. The final walkthrough allows you and your agent to go through the house room by room. Your agent should be there to help you. A real estate agent may have a better idea of what you should look for during process.



## Inspection Repairs

Confirm that the seller made the required repairs. Bring a copy of your inspection summary with your accepted offer letter and check up on every repair the seller agreed to. Don't simply take the seller's word, check yourself. Don't forget to ask the seller for the warranties or repair receipts.

## You Can Walk Away From the Deal

If you find that the home isn't up to the standards in the purchase agreement, you can walk away from the deal and get your earnest money deposit back.

## YOU SHOULD CHECK BEFORE CLOSING



**ALL LIGHT  
FIXTURES**



**ALL  
APPLIANCES**



**GARBAGE  
DISPOSAL**



**LEAKS UNDER  
SINKS**



**TOILETS**



**FAUCETS**



**ALL DOORS  
& WINDOWS**



**CEILINGS  
WALLS & FLOORS**



**HVAC  
SYSTEM**



**GARAGE &  
DOOR OPENERS**

# Closing THE DEAL

The closing date is when you legally own your new home. With a mortgage, this typically takes 30-45 days after signing the contract. Cash purchases can close in as few as seven days, especially if you waive contingencies.

## CLOSING PROCESS

1. Obtain a home inspection
2. Renegotiate purchase contract if necessary
3. Complete your mortgage application
4. Meet the conditions of the loan
5. Get title and homeowners' insurance
6. Review the closing disclosure
7. Do the final walk-through
8. Gather your documents

## How Much Does it Cost to Close on a House?

Closing costs typically amount to 3-4% of your home's purchase price and cover fees charged by third parties, such as home inspection, homeowners insurance, appraisal, and attorney fees. Some fees, like the earnest money deposit and home inspection, are paid before closing. At least three business days before closing, your lender will provide a closing disclosure outlining final loan terms, costs, and payment details.



## Closing Disclosure

As required by law, your lender must send the Closing Disclosure at least three business days before closing, detailing all key information about your loan.

## What Causes Delays?

- Buyer financing
- Changes to your creditworthiness
- Low appraisal
- Title issues
- Homeowner's insurance
- Home sale contingency
- Slow repair requests
- Unsatisfactory walk-through



**Review each cost and compare it to your original loan estimate. If there are significant changes in your closing costs, ask your lender to explain why.**

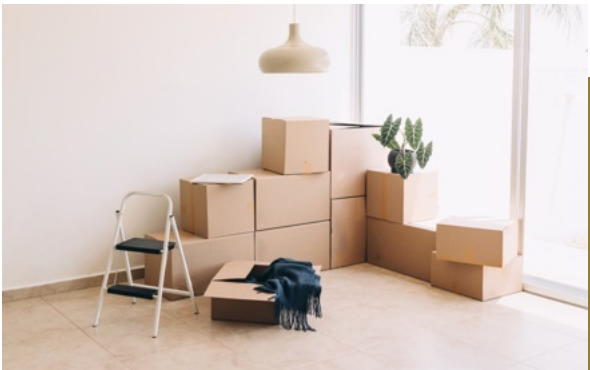
# Moving PROCESS

## Pack an Essentials Bag

- Water bottles & snacks
- Important medications
- Important documents
- Pajamas, clothes & towels
- Clean sheets
- Toiletries & toilet paper
- Cell phone chargers
- Cash & valuables

## Create a Schedule First

Create a plan that will ensure you keep your move on track. With the right planning and time management, you can keep the stress to a minimum. The first step is to set up a moving budget. It's an important step to keep you on track financially and to know how much your move will end up costing you.



## Contact Your Utility Suppliers

Ensure essential utilities like water, gas, and electricity are connected before moving in for a smooth transition.

## Change House Locks

The first step when moving in is to change the locks, garage codes, and any other entry points. Costs can vary depending on the security level and whether you hire a locksmith. If your home has an alarm system, you may need to reconnect service or choose a new provider. Make sure to get instruction manuals and codes for electronic systems at closing, and update them with new, secure configurations.



**If you will hire a moving company, it's best not to explicitly label valuables inside boxes. Instead, use codes, like "J.B." for your jewelry box.**

## Moving Tips

- Create an inventory list
- Change your address
- Don't leave empty spaces in the boxes.
- Photograph your electronics before unplugging .
- Take photos when taking furniture apart
- Label the boxes in detail, on several sides
- Cover the openings of your toiletries with saran wrap, then put the tops back on
- Confirm if your homeowners' insurance covers belongings during your move.
- Wrap your fragile items in your clothes, linens, and towels instead of bubble wrap

# Utility PROVIDERS

## *Saving Money on Utilities*

Review your internet, cable, and security services to cut costs. Eliminate unused channels, consider bundling services, and assess any unnecessary security equipment. Contact providers to compare rates and package options to ensure you're getting the best deal.

## *Inform Utilities of Your Move*

Contact each utility provider to inform them of your move. Reach out two to three weeks in advance, and for services needing installation, call a month ahead.

## *Check if the HOA covers utilities*

Moving to an HOA community? Your fees may cover utilities like water, sewer, gas, and trash pickup, simplifying your monthly bill payments.

## *Pay Overdue Bills*

Settle any overdue utility bills before moving. Unpaid balances could harm your credit and impact the sale. When contacting providers, ask if you owe anything and pay it off before closing or moving.



ELECTRIC



WATER



GAS



PHONE



INTERNET



TRASH



SEWER

# real estate REPRESENTATION

## SELLER AGENCY

A seller's agent is a real estate professional who represents the seller in a transaction. Also known as the listing agent, they list the home for sale and work to achieve the best price and terms on behalf of their client.

**Compensation:** Typically negotiated between the seller and the listing agent.

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## BUYER AGENCY

A buyer's agent represents the interests of the home buyer in a real estate transaction, assisting them in finding their new home and negotiating a fair price.

**Compensation:** Typically negotiated between the buyer and the buyer's agent, and may be covered by the seller.

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## DUAL AGENCY

Dual agency happens when a single real estate agent represents both the buyer and the seller in the same transaction.

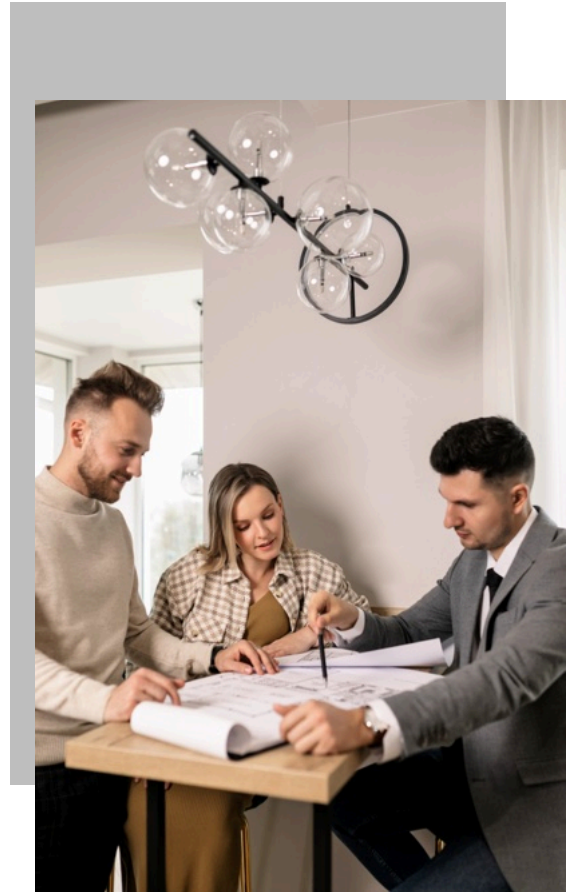
**Compensation:** Typically split between buyer and seller.

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## DESIGNATED AGENCY

Designated agency involves two agents, each representing a different party in the transaction. Unlike dual agency, where one agent represents both parties, designated agency has two agents from the same brokerage working separately for each party.

**Compensation:** Typically split between buyer and seller with a clear designation of who represents each party.



Real estate transactions, whether buying or selling a property, are often complex and involve significant financial and legal considerations. Working with a professional is crucial to ensuring a smooth, efficient, and successful process.

# *importance of a* WRITTEN AGREEMENT

## **CLEAR DISCLOSURE OF COMPENSATION**

The agreement will explicitly state the exact amount or rate of compensation your agent will receive, as well as how this amount is determined. This transparency ensures you are fully aware of the financial aspects of your relationship with your agent.

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## **DEFINED COMPENSATION STRUCTURE**

The compensation amount outlined in the agreement will be specific and objectively ascertainable. It cannot be left open-ended. This clarity helps prevent any misunderstandings about your agent's compensation.

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## **PROTECTION FROM EXCESSIVE COMPENSATION**

The agreement will include a statement that your agent may not receive compensation from any source that exceeds the amount or rate agreed upon with you. This provision safeguards you from any unexpected or excessive charges, ensuring that your agent's compensation is fair and in line with your expectations.

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## **COMMISSIONS ARE FULLY NEGOTIABLE**

It's important to understand that broker commissions are not set by law and are fully negotiable. The agreement will clearly disclose this, giving you the flexibility to negotiate and agree on a compensation structure that works for you.

# *buyer's agent* COMPENSATION SCENARIOS

Paying the buyer's agent commission as a home seller can significantly broaden your pool of potential buyers. By covering this cost, you make your property more attractive to agents and buyers alike, which can lead to a faster sale at a better price. It also streamlines the transaction process, as buyers are more likely to consider homes where their agent's fee is already factored into the deal.



## **SELLER OFFERS FULL COMPENSATION**

In most cases, a seller pays commission costs on a sale rather than a buyer. That means the buyer does not need to pay additional fees beyond closing costs.

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## **SELLER OFFERS PARTIAL COMPENSATION**

Sometimes the seller offers a lower compensation than standard. In this case;

- Buyer's agent may negotiate with the seller's agent
  - Buyer may increase offer price to cover the commission gap
  - Buyer may accept to pay the difference to their agent at closing
- 

## **SELLER OFFERS NO COMPENSATION**

In uncommon cases, seller does not offer commission to buyer's agent. In this case;

- Buyer's agent may negotiate with the seller's agent
- Buyer may increase offer price to cover the commission gap
- Buyer may accept to pay the difference to their agent at closing

# SERVICE LEVELS

*for home buyers*

## PACKAGE 1

2%

COMMISSION

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### **BASIC SERVICE PACKAGE**

- Provide insight into the market
- New listings text & email alerts
- Schedule home showings
- Manage all transaction paper work
- Facilitate negotiations
- Navigate financial process
- Final walkthrough guidance

## PACKAGE 3

4%

COMMISSION

---

### **EVERYTHING IN PACKAGE 2+**

- Attendance at home inspections
- Preview properties
- Exclusive Off Market Property Search
- Provide "Coming Soon" Listings
- Tour packets for home showings
- Post-sale support
- Provide access to contractors

## PACKAGE 2

3%

COMMISSION

---

### **EVERYTHING IN PACKAGE 1+**

- Recommend trusted inspectors
- Coordinate home inspections
- List of recommended lenders
- List of neighborhood amenities
- Review closing documents
- Provide utility cost estimates for properties of interest

**DO YOU NEED A CUSTOM PLAN?**

CONTACT ME FOR A TAILORED PLAN & FREE CONSULTATION

# *Glossary* OF TERMS

## *Appraisal*

This is the appraised value of the property. The mortgage company will have an appraiser assess the home to determine this value, which will influence the amount you can borrow.

## *Backup Offer*

This is a backup offer you can make if the current deal falls through. You'll still need to negotiate and commit funds to secure your position.

## *Closing Disclosure (CD)*

This document outlines your mortgage details, including interest, monthly payments, and closing costs. You'll receive it at least three days before closing, and it should align with your initial loan estimate.

## *Contingency*

A contingency is a clause in a contract that allows for changes or cancellation if specific conditions are met, such as your offer being dependent on the seller finding another place to live.

## *Conventional Sale*

This occurs when the homeowner fully owns the house or owes less on the mortgage than the sale price, making the transaction smoother.

## *Counteroffer*

This is the seller's response to your initial offer, typically requesting more money. It's a common part of real estate negotiations.

## *Due Diligence*

It's a specified period in the purchase agreement for the buyer to inspect the property and conduct tests.

## *Earnest Money Deposit (EMD)*

EMD is a deposit made with your offer to show you're serious about buying. Typically 1-3% of the home's price, it goes toward your down payment if the offer is accepted.

## *Escrow*

Escrow is a neutral third party that holds funds during a transaction. Earnest money is a buyer's deposit to show good faith in the deal.

## *Refinancing*

It means replacing your mortgage with a new one, often to secure a lower interest rate, especially when rates are declining.

## *Short Sale*

This occurs when a seller attempts to sell a property for less than the outstanding mortgage balance.

## *Title*

The legal documentation proving ownership of a property.

## *Trust Sale*

This means the house is being sold by a trustee, often because the owner has passed away and placed the property in a living trust. Trustees may be more motivated to sell.

# CLIENT REVIEWS



**Karen R. / LA**

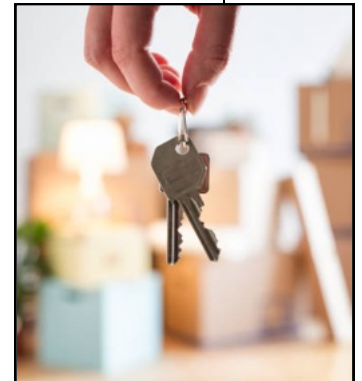


Working with Lisa was truly an exceptional experience. She is incredibly kind, highly knowledgeable, and made the entire process feel seamless and stress-free. Thanks to her guidance, I was able to find my dream home. I genuinely believe she is the best, and I highly recommend her to anyone looking to buy a home.



Lisa was professional and really made this house hunting experience easy as well as fun. She looked out for my best interest.

**Karen A / MS**



**Rosie & Kev / LA**



Lisa was amazing. She walked us through the process every step of the way. We sold a condo, so it was even more complicated. Appreciate her kindness and attention to detail by Lisa and Jenna in getting our property sold. Thanks!



# CLIENT REVIEWS



**Felix L. / Louisiana**



I am a retired builder/contractor and have dealt with countless real estate agents over the years. I found Stella to be very honest with me and very professional. She did not play games just to appease me or the renters. She was extremely thorough with all the paperwork, was on top of everything, and followed through on even the smallest of details. My biggest takeaway from her was the fact that she had plenty of common sense, and I can assure anyone that has dealt with real estate agents knows exactly what I'm saying. My biggest regret, however, is that I failed to use her previously, which ended up costing me dearly. Thanks Stella!!

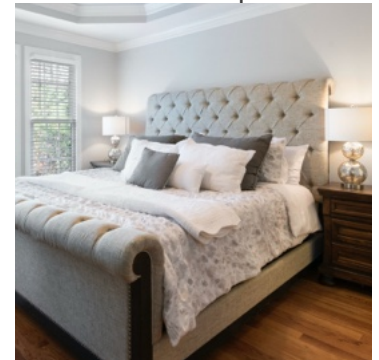


**Susan B./Louisiana**



Stella was easy to work with, professional and always accessible.


Stella is great! Did a great job!!



**Brandon D. / Louisiana**



Stella is an excellent Realtor. She handles every client with care and sincerity. When buying or selling, communication is key when working with a realtor. Stella goes above and beyond to keep all of her clients informed every step of the way with each transaction. I highly recommend her as a realtor consultant.



With a commitment to personalized service and expert market knowledge, we are dedicated to guiding you through every step of your home buying journey. Let's find your dream home together.

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Lisa B. Ledet  
Stella Del Bianco

# WHAT TO EXPECT

PROFESSIONAL GUIDANCE

PERSONALIZED HOME SEARCH

STRONG NEGOTIATION SKILLS

PERSONAL REPUTATION

LARGE NETWORK

LOYALTY & RESPECT

HONESTY & INTEGRITY

STRONG COMMUNICATION

TIMELY & REACHABLE



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05/2026



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Stella Del Bianco  
REALTOR®



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Each Office Independently Owned and Operated

