



THE ROAD Home

A HOME BUYER'S GUIDE



HELPING YOU FIND MORE THAN A HOUSE—HELPING YOU FIND HOME.

ABOUT ME



Hi there! I'm Tiffany. As a dedicated real estate agent based in Weber County and an Ogden native, I bring local knowledge, personalized service, and a passion for helping clients find their perfect home or investment. Whether you're buying your first house, upgrading, or selling, I'll guide you through every step with transparency and expertise.

With a deep understanding of the Northern Utah market, I'm committed to making your real estate experience smooth, successful, and rewarding. My background in sales and marketing allows me to position listings strategically and negotiate effectively on behalf of my clients. I believe in building long-term relationships based on trust, communication, and results.

When I'm not working with clients, you'll find me exploring the outdoors, supporting local businesses, or spending time with family and friends. I'd love the chance to connect and help you make your next move with confidence!

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THE HOME BUYING *Process*

- DECIDE TO BUY A HOME
- CHOOSE A TRUSTED REALTOR
- CHOOSE A TRUSTED LENDER
- GET PRE-APPROVED WITH LENDER
- DETERMINE YOUR PRICE RANGE
- ANALYZE YOUR NEEDS IN A CONSULTATION WITH YOUR REALTOR
- TOUR PROPERTIES
- WRITE AN OFFER
- NEGOTIATE & COUNTEROFFER
- ACCEPT THE CONTRACT
- DELIVER EARNEST MONEY TO YOUR REALTOR
- INSPECTION - NEGOTIATE REPAIRS
- COMMUNICATE WITH LENDER REGULARLY
- APPRAISAL
- SECURE UNDERWRITING CONDITIONS
- OBTAIN FINAL LOAD APPROVAL
- OBTAIN HOMEOWNER'S INSURANCE
- FINAL WALKTHROUGH
- SIGN ALL DOCUMENTS AT SETTLEMENT
- TRANSFER UTILITIES TO YOUR NAME
- TAKE POSSESSION OF YOUR NEW HOME ONCE FUNDED & RECORDED
- MOVING DAY!

WHAT DO *Realtors* DO?

AS YOUR REALTOR, I WILL:

- Be honest with you - work in confidence and maintain your best interests
- Present you with listings that match your criteria
- Honor your decisions and act within my legal abilities to help achieve your goals
- Prepare and thoroughly explain all contract documents
- Provide copies of all purchase documents
- Negotiate inclusions and the best possible price on your new home
- Present and discuss all counteroffers with you
- Provide full disclosure of any information pertinent to the sale
- Work with other parties (lenders, appraisers, inspectors etc.) to make the home buying process as smooth as possible
- Prepare and finalize the home settlement
- Answer any questions you may have along the way
- Be available to take your calls and meet with you in person

Prequalified VS Preapproved

If you require financing to purchase a home, you will need to find an experienced and knowledgeable lender. Your lender will review your finances and discuss how much house you can afford. It is important to send all requested documents to your lender in a timely manner. A prequalification or preapproval letter is required with each offer you submit.

PREQUALIFIED - *a ballpark estimate*

A prequalification generally means that a mortgage lender collects some basic financial information from you to estimate how much house you can afford. Getting confirmation from a lender that you prequalify for a home loan allows you to have a general idea of how much you'll be approved for when it comes time for closing. It's common for a prequalification to rely on self-reported information, instead of verifying by pulling your credit report or reviewing financial documents.

PREAPPROVED - *verified*

A mortgage preapproval is a more official step that requires the lender to verify your financial information and credit history. Documents required for a preapproval may include pay stubs, tax returns, credit score, and even your Social Security card. This means a preapproval is a stronger sign of what you can afford and adds more credibility to your offer than a prequalification.



Your offer appears stronger to the seller when you include a prequal or preapproval letter from your lender. The listing agent may even call your lender to confirm that you are able to secure financing and that you are a solid buyer.





Locations TO CONSIDER

WEBER COUNTY

Pleasant View
North Ogden
Farr West
Harrisville
Marriott-Slaterville
Ogden
Huntsville
South Ogden
West Haven
Hooper
Roy
Riverdale
Uintah
Washington Terrace
Plain City
Taylor
Warren



DAVIS COUNTY

South Weber
Sunset
Clinton
West Point
Syracuse
Clearfield
Layton
Kaysville
Fruit Heights
Farmington
Centerville
West Bountiful
Bountiful
Woods Cross
North Salt Lake

WHAT TO LOOK FOR IN *A Home*

Location

- Schools & School District
- Proximity to Work
- Freeway Access
- Safe Neighborhood
- Traffic/Noise
- Proximity to Recreation/Parks
- Proximity to Public Transit

Condition

- Safe/Livable
- Updates & Upgrades
- Kitchen
- Appliances/Furnace/Water Heater
- Walls & Flooring
- Age of Home

Size & Amenities

- Number of Bedrooms
- Number of Bathrooms
- Overall Square Footage
- Layout
- Storage Space
- Privacy
- Yard Size

Cost

- How much can you afford?
- Will you need to factor in extra for repairs/upgrades
- HOA Fees
- Insurance/Taxes
- Closing Costs
- Cost per Square Foot

A BUYER'S Cheat Sheet

EARNEST MONEY -

Earnest money is a deposit put down to demonstrate your seriousness about buying a home. The money is held in a trust account at either the buyer's brokerage or the title company. It can be refundable in certain cases, but there are important deadlines after which it is not. The earnest money must be delivered to your Realtor or their office within 4 days of your offer being accepted. You can write a personal check or a cashier's check, but cash will not be accepted. Your lender must be able to track where the money came from. Generally, the amount of earnest money put down is approximately 1% of the sales price.

DEADLINES -

Your deadlines can be found on page 6 of your purchase contract.

Seller's Disclosure: This is the deadline for the seller to send over their completed Property Condition Disclosure, Covenants Conditions and Restrictions (if there are any specific rules for the neighborhood, like an HOA), Title Commitment, etc.

Due Diligence: By this date you will need to have completed your home inspection and negotiated any repairs. Drive around the neighborhood, check into schools, and complete any tests, such as Lead Based Paint, Meth, Radon (a full list of due diligence items can be found on the Buyer's Due Diligence checklist).

Finance and Appraisal: This deadline is very important. Two things must happen before this date, your lender needs to be sure you can obtain financing, and the appraisal must be complete. Be sure to send all requested documents to your lender as quickly as possible and check your email for documents they need you to sign. The appraisal will be ordered by your lender and your Realtor will tell you the dollar amount the home has appraised for. If the appraisal comes in low, you need to negotiate a lower price before the finance and appraisal deadline passes.

Settlement: This is the day all buyer's anxiously count down to. By this date, everything needs to be squared away. The seller will meet with their title company, and you will meet with yours, documents will be signed, and by the next day or so the deed will be transferred into your name.

HOME WARRANTY vs HOME INSURANCE -

Home insurance will help homeowners to pay for structural damage and loss of personal property from emergencies like theft or fire, while a home warranty covers repairs and replacements of a home's systems and appliances when they fail from old age and normal wear and tear. A home warranty plan can be included in your contract, plans with the best coverage cost around \$600 and service calls run about \$60. Home insurance is something you must set up before closing so that the home is covered seamlessly from the day the seller moves out.

WRITING A *Strong Offer*

COMPETITIVE SALES PRICE -

Most sellers are asking for top dollar in this market which means buyers must submit their highest and best each time they write an offer. Work with your Realtor in determining how high you are willing to go. Remember, the home has to appraise.

EARNEST MONEY -

Earnest money can range from as low as \$500 up to \$10,000. Higher earnest money suggests buyers are very serious about the property. By making some or all of your earnest money non-refundable, you can strengthen your offer, just be sure you really want the home regardless of the home inspection findings.

FLEXIBLE DEADLINES -

Being flexible with your deadlines can help strengthen your position if the seller has a specific move out date in mind. It can also benefit you to keep the due diligence deadline short. This ensures that the home won't be off the market for weeks while you complete the inspection. If you decide to walk, the seller can put it back on the market quickly without losing too much time.

CONTINGENCIES -

If you have spoken to your Realtor and feel comfortable risking your deposit, you might want to consider waiving contingencies such as those for loans, appraisals, or inspections. However, there are risks to this strategy. If you waive an appraisal contingency and the home appraises below your sales price, you will need to make up the difference in cash. Keeping those potential drawbacks in mind, waiving contingencies can make your offer more appealing than a competitors offer.

Negotiations

THE SELLER CAN:

- Accept the offer
 - If all terms are satisfactory
- Counter-offer
 - If they want to change the terms of the contract
- Decline the offer
 - If there is zero interest in the offer

WE CAN THEN:

- Accept the counter-offer
- Counter the counter-offer
 - Negotiations can continue back and forth as many times as needed until both parties can reach an agreement or one party decides to decline and walk away.
- Decline the counter-offer

ONCE AN OFFER IS ACCEPTED BY BOTH PARTIES:

- CONGRATULATIONS, YOU ARE NOW UNDER CONTRACT!
- Next is the home inspection and appraisal
- Negotiations can continue all the way up until settlement
 - Buyers can ask for repairs and sellers can agree or decline
 - Buyers can ask for a price reduction if the appraisal does not come in at value, the seller can agree or decline

A knowledgeable Realtor will have the skills to guide you through the home buying process and will be able to handle the negotiations in an effective and professional manner.



Home Inspection

WHAT IS A HOME INSPECTION?

A home inspection is an objective visual examination of the physical structure and systems of a house, from the roof to the foundation. The home inspection is paid for by the buyer, this means you will be the sole recipient of the final inspection report. Your Realtor may share specific pages of the report for the seller to reference if you choose to ask for repairs.

On average, a single-family home inspection usually takes 2-4 hours to complete, though this is heavily dependent on the size and condition of the home. The inspector does his inspection and then the buyers generally spend the last 30 minutes to an hour going over the findings. Buyers typically receive the final copy of the inspection report 24-48 hours after the inspection. It covers the findings, complete with pictures, analysis and recommendations.

Note: Home inspection are not pass or fail. They are simply a tool to help buyers get a better idea on the condition of the home and point out any major flaws that could cause issues down the road. Some buyers opt not to conduct a home inspection.

Appraisal

WHAT IS AN APPRAISAL?

An appraisal is an unbiased professional opinion of the value of a home and is used whenever a mortgage is involved in the buying, refinancing, or selling of that property. A qualified appraiser creates a report based on a visual inspection, using recent sales of similar properties, current market trends, and aspects of the home (e.g., amenities, floor plan, square footage) to determine the property's appraisal value. The buyer usually pays the appraisal fee, which can be several hundred dollars.

Lenders want to make sure that buyers are not over-borrowing for a property because the home serves as collateral for the mortgage. The appraisal helps the bank protect itself against lending more than it might be able to recover in a worst-case scenario.

Since the buyer is responsible for paying the appraisal fee, you and your lender will be the only recipients of the appraisal report. Your Realtor will inform the listing agent if it has come in 'at value'. If it has not, you may ask for a price reduction or cancel your offer.

THINGS TO *Avoid* WHEN BUYING A HOME

When purchasing a new home, it is important not to compromise your ability to secure financing. Until your purchase has funded and recorded:

- Do not change jobs, become self-employed or quit your job.
- Do not buy a vehicle.
- Do not use charge cards excessively or let your accounts fall behind.
- Do not spend money you have set aside for closing.
- Do not omit debts or liabilities from your loan application.
- Do not buy furniture.
- Do not originate any inquiries into your credit.
- Do not make large deposits without first checking with your loan officer.
- Do not change bank accounts.
- Do not co-sign a loan for anyone.
- Do not miss bill payments.



When in doubt, check with your lender or Realtor before making a big purchase or change in employment.

WHAT TO EXPECT WHEN *Closing the Sale*

Closing takes place when a signed deed is recorded, when funds are distributed to the seller and used to pay off encumbrances on the seller's property. Settlement is an earlier step when a seller signs a deed and when a buyer deposits additional cash and may sign a note and trust deed to a lender.

WHERE

Your Realtor and title agent will meet at a place that is most convenient to you. Generally signing is done at the title office or your Realtor's office, but it can be done elsewhere if necessary.

WHAT TO BRING

- A government-issued photo ID
- A Cashier's Check to pay closing costs, your home's down payment, prepaid interest, property taxes and insurance during your closing

ADDITIONAL INFO

Your Realtor will attend the closing as well as your title agent. If you have any questions regarding what you are signing, the title agent will be happy to answer them for you. If you have questions involving the sale of your home, your Realtor will be able to answer those for you.

REMINDER - TIME IS OF THE ESSENCE

Throughout the course of your home purchase there will be decisions that need to be made, potential repairs that need to be discussed, and a lot of documents that need to be signed. If you have 30-45 days from start to close, each day is crucial. In order to fulfill your obligations, it is very important to stay on top of paperwork and respond to your Realtor in a timely manner.



You will have a chance to do a final walkthrough of the property prior to closing. All agreed upon repairs should be complete, the home should be in broom clean condition, and furniture should be moved carefully so as not to damage walls and doors.



RECOMMENDED Resources

- **GENERAL CONTRACTOR**
David Ridd
801-718-7239
- **ELECTRICIAN**
Master Electrical
801-782-8042
- **PLUMBING**
BA Plumbing
801-309-0400
- **ROOFING**
My Roof - John Gleaves
801-645-2769
- **HVAC**
ERS
801-775-8854
- **PAINTING**
Jim Nadeau
801-510-8299
- **TILE & STONE**
Korky Dodgson
801-710-5099
- **FOUNDATION & CONCRETE REPAIR**
Base Co.
801-710-5099
- **CARPET CLEANING**
Healthy Home Solutions
801-528-9027

COUNTDOWN TO *Moving Day*

PACKING & STORAGE:

- ☐ Budget moving expenses – truck rental & packing supplies
- ☐ Declutter and donate unused items
- ☐ Reserve storage space if needed
- ☐ Reserve truck or movers
- ☐ Pack items that are not part of your daily routine first

ORGANIZE:

- ☐ Keep personal and financial documents in one box
 - ☐ Checkbooks, passports, birth certificates, social security cards, taxes, etc
- ☐ Notify old and new schools and arrange transfer
- ☐ Leave keys and garage door openers on kitchen counter
- ☐ Leave a folder with warranties and manuals for new owners
- ☐ Plan meals to use up food you have left
- ☐ Save moving receipts if needed, for deductions
- ☐ Keep hardware in baggies taped to deconstructed furniture

TRANSFER/START SERVICES:

- | | |
|-----------------------------------|---------------------------------------|
| <input type="checkbox"/> Cable | <input type="checkbox"/> Water |
| <input type="checkbox"/> Internet | <input type="checkbox"/> Sewer |
| <input type="checkbox"/> Phone | <input type="checkbox"/> Trash |
| <input type="checkbox"/> Electric | <input type="checkbox"/> Landscaping |
| <input type="checkbox"/> Gas | <input type="checkbox"/> Pest Control |

CHANGE OF ADDRESS:

- | | | |
|---|---|---|
| <input type="checkbox"/> Post Office | <input type="checkbox"/> Loans | <input type="checkbox"/> Insurance |
| <input type="checkbox"/> Drivers License | <input type="checkbox"/> Investments | <input type="checkbox"/> Doctors |
| <input type="checkbox"/> Employer | <input type="checkbox"/> Credit Cards | <input type="checkbox"/> Schools |
| <input type="checkbox"/> IRS | <input type="checkbox"/> Store Credit Cards | <input type="checkbox"/> Friends & Family |
| <input type="checkbox"/> Voter Registration | <input type="checkbox"/> Paypal | <input type="checkbox"/> Subscriptions |
| <input type="checkbox"/> Banks | <input type="checkbox"/> Automated Payments | <input type="checkbox"/> Associations |

MOVING DAY:

- | | |
|--|---|
| <input type="checkbox"/> Arrange help for kids or pets for the day | <input type="checkbox"/> Dispose of trash |
| <input type="checkbox"/> Have cash to tip movers | <input type="checkbox"/> Final walkthrough |
| <input type="checkbox"/> Final cleaning | <input type="checkbox"/> Lock doors and windows |

