

The Home Buyer's Roadmap

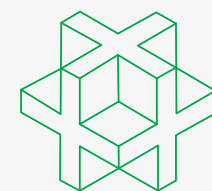
A guide to buying your home





AGENDA

What we'll talk about this afternoon



About your needs in finding the right home



The home buying process in 12 steps

FROM LISTING TO LIVING

Solecki Realty, LLC. helps home buyers at every step of the process—and beyond.





The home buying process in 12 steps

The stages of purchasing a home



01

Do your initial research

Start searching your
preferred locations
and must-have
features.

02

Set a budget

Decide on how much you'll **spend** on your new home.



Buying a house is a life-changing purchase, but set a reasonable limit.

Don't forget to include other expenses, such as taxes, appraisals and inspections, and professional fees.



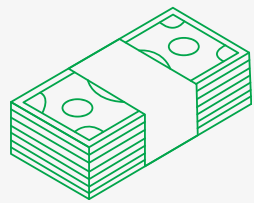
03

Hire the **right** real estate agent

Find an experienced realtor who knows the neighborhood and understands your needs.



Review your **credit score** or standing to see if you qualify for financing.



Getting financing may **take time**, so make sure you complete this step early on.

04

Seek **credit** pre-approval



05

Get home financing

With pre-approval and a signed agreement, it's easier to get financing from your lender. This step creates a stronger buyer position for you.



06

Visit shortlisted homes

Check out and **tour** your top picks with your realtor.



Seeing is believing.

06

Visit shortlisted homes

Feel free to ask lots of questions about each home.

I will ask you to rate them on a scale of 1-10 as far as which ones you are truly interested in.



07

Make an offer to the seller

If you're sure about getting the house, name your **asking price**.

I will help with establishing a market price so you don't overpay but will be competitive to the seller.

o





08

Review and sign the seller's contract

Your dream home is just a **signature** away.

You have the right to ask a lawyer to review the contract before you sign.

I will explain the contract paragraphs and terms you are agreeing to as well as timelines.

You may sign electronically as well. Once the seller accepts we will need to get money from you .

1. Earnest money (3 days)
2. Option money (3 days)
3. Inspection fee (at time done)
4. Appraisal (10 days)



09

Purchase a home insurance policy



Some locations or lenders will require new homeowners to buy **property insurance**.

Talk to them about replacement costs versus depreciation and try and negotiate a deductible.

A solid insurance policy
protects you, your family,
and your house.



10

Inspections and Appraisal

Inspections:

Code Issues

Generalist V Specialist

In need of repair under the 3 "S"
Categories:

Safety
Structure
Sanitation



Finding the value:

The appraiser has the job of valuing the home and justifying the price to the lender. He will check the appliances, condition and operation of the systems to make sure it is move in ready. He also declares to the lender this home is a good investment for their money for the next 30 years.



12

Close and move

Welcome to your new home!

Once all the timelines have passed you are moving on to closing. The title company will reach out to you to set a day and time Mon-Fri 9 to 5 that will work for you. You will need to bring your ID and a cashiers check for the final amount the Mortgage company gives you.





**Plan for moving day.
Don't forget the house keys!**



The home buying process in 12 steps

Solecki Realty, LLC
helps you from listing to living.



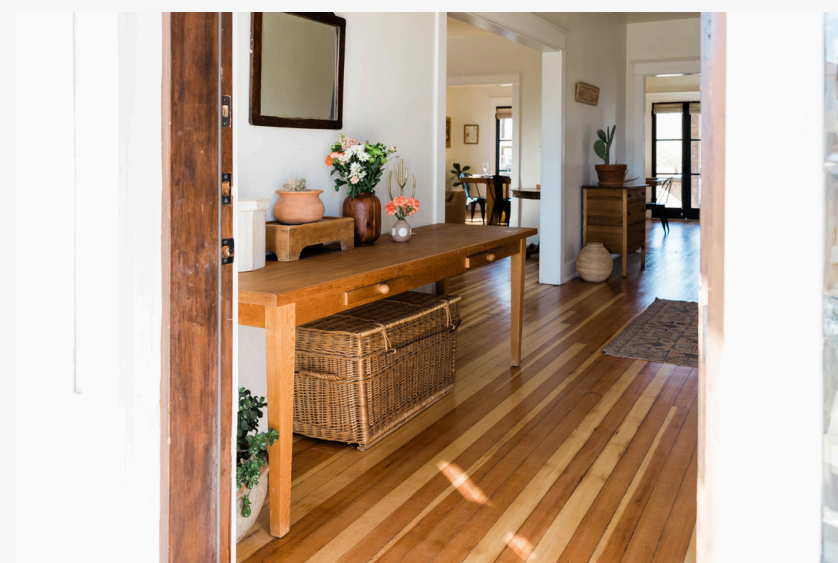
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Do your initial research



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Set a budget.



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Hire the right
real estate agent.



04

Seek credit
pre-approval.



05 Get Financing



06 Visit Short List



07 Make an offer



08 Review and sign



09 Purchase a home insurance policy.



10 Inspections



11

Appraisal



12

Close and move.



Get in touch with us

Call us or send a
message about your
home buying needs.

Let's talk

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