

# HOME BUYERS GUIDE



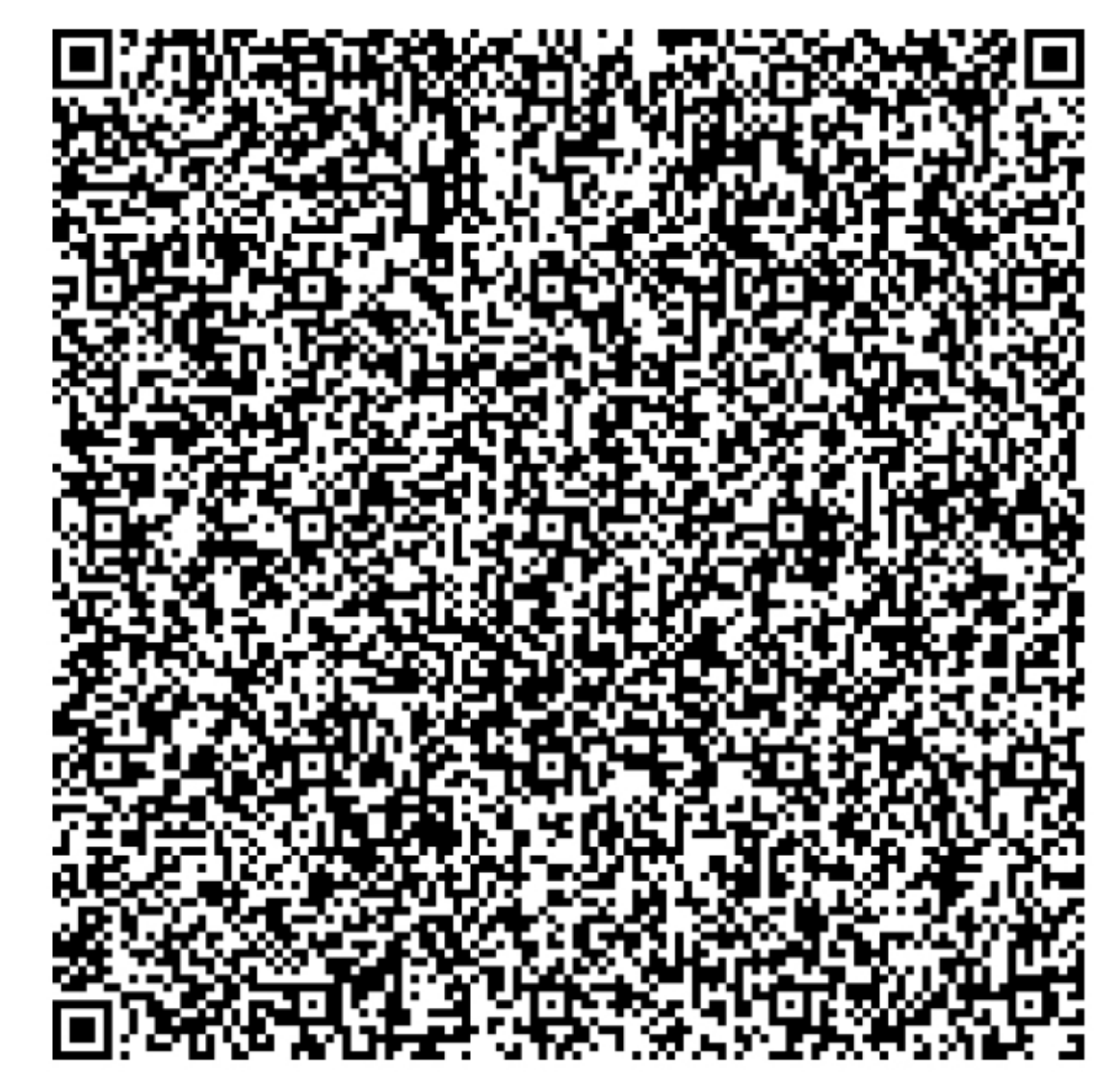
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KELLERWILLIAMS®

# IN MY EXPERIENCE...

A home isn't a dream home because of its size.

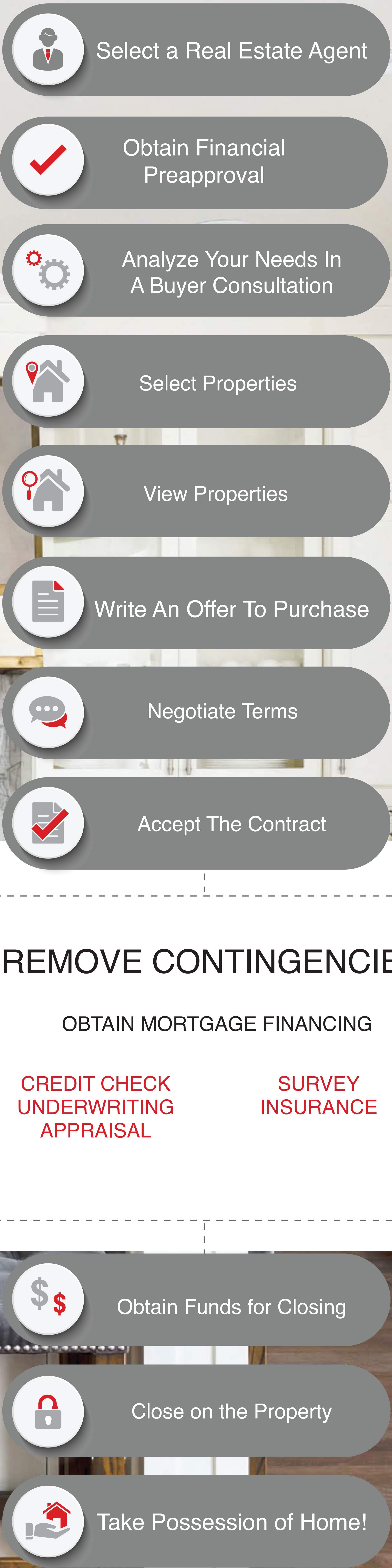
*It's about how you feel when you walk through the front door, and the way you can instantly envision your life unfolding there.*


This is about more than real estate - it's about your life, your dreams and your desired outcomes. Working with home buyers is not a one-size fits all process, so I approach each one of my clients individually, taking the time to understand their current situation, unique needs and lifestyle. I understand I am helping my clients open a new chapter of their lives, which is why I work so diligently to find the perfect home and handle every last detail of the home buying process.


I am honored to guide you through this process and excited to help you find that perfect home!



# THE HOME BUYING PROCESS



 Conduct Inspections

 Resolve Any Issues

# BREAKING DOWN THE PROCESS



## 1. GET PRE-APPROVED

By getting pre-approved prior to beginning your home search, this will allow you to determine what you can comfortably afford and allow us to move quickly once we find the right home.

- Pre-approval shows that you are a serious buyer
- Saves you time
- Gives you leverage in a multiple offer situation



## 2. NEEDS ANALYSIS

- Describe your perfect home
- What are your “must haves?”
- When do you need to be in your home by?



## 3. SELECT & VIEW PROPERTIES

- All brokers have access to the same information
- If you see a home on a website, at an open house, at a new construction development, etc... **CONTACT ME!**
- My average buyer looks at #? Properties before finding the right HOME
- Communication is key to finding the right home quickly!



## 4. WRITING AN OFFER

- Be prepared to move quickly once we have found the right home
- Understanding a Seller's Market vs. Buyer's Market
- Earnest Money Deposit
- Proof of funds for your down payment and closing costs
- Pre-approval letter
- Letter to the seller



## 5. NEGOTIATE

After we present your offer to the listing agent, it will either be accepted, rejected, or the seller will make a counter-offer. This is when I will use my knowledge of the market & expert negotiating skills to negotiate the terms of the contract on your behalf.



# CONTRACT TO CLOSE



## 6. CONDUCT APPLICABLE INSPECTIONS

Once seller has accepted your offer to purchase their property, it is time to bring in a professional home inspector to ensure the property meets the required standards. Any serious issues that arise will be brought to the attention of the seller and I will help you negotiate who will be responsible for fixing the noted repairs.



## 7. REMOVE CONTINGENCIES

- Financing Contingency - If financing the purchase, the contract will state that it is contingent on the home appraising for the contract price and financing.
- Inspection Contingency - Purchase is contingent on the property being professionally inspected and repairs done by the seller.
- Home Sale Contingency - Selling your current home.



## 8. MORTGAGE LENDER

- Credit Check
- Underwriting
- Survey
- Appraisal
- Insurance



## 9. CONDUCT TITLE SEARCH

- Remove any encumbrances
- Obtain title insurance



## 10. OBTAIN FUNDS FOR CLOSING



## 11. FINAL WALK THROUGH



## 12. CLOSE ON THE PROPERTY

**TAKE POSSESSION OF YOUR NEW HOME!**



# THANK YOU

For the opportunity to guide you through your home buying process. While the process can seem daunting, rest assured, I am here to guide, educate, network, advocate and negotiate on your behalf.



It's what I do and I do it well!



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