

# YOUR STEP BY STEP GUIDE TO YOUR HOME BUYING JOURNEY



## Presented by:

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## **WHAT YOU SHOULD KNOW BEFORE YOU PURCHASE A HOME**



# What

you should know before you  
Purchase a Home

### **KNOW WHAT YOU WANT**

To make sound decisions make a pro and con list. Do you want a home? Do you want a condo? Ensure you are shopping for a place that will meet your needs and your lifestyle

### **CHECK THE ACTUAL VALUE OF ANY PROPERTY YOU ARE PLANNING TO BUY**

Working with an agent that understands the market values in your area is critical if you want to avoid overpaying for your home.

### **TRY TO PICTURE YOURSELF IN THE HOME**

When you visit a home for viewing, after analyzing all factors, try to see yourself living there. Think about the facilities and the neighborhood and your lifestyle

### **PLAN YOUR FURNITURE**

If you have furniture you like, you will prefer to bring it with you. Try to analyze how it would fit into a potential new space.

# WHY DO YOU NEED YOUR OWN REAL ESTATE AGENT?

We will **REPRESENT YOUR BEST INTEREST** throughout the real estate process.

Being a buyer specialist, we focus on helping people successfully find and purchase the homes they've always wanted. A professional realtor serves as your specialist's best resource while buying your home!



## WHAT ELSE CAN WE HELP WITH?

- Educating you on the buying process and in turn saving you an endless amount of time and money.
- We help with your property search, negotiation, and transaction processes.
- Saving you time regularly searching the market for affordable homes that meet your criteria.
- Knowing the lenders in the area and help you understand the importance of being pre-approved for a mortgage.
- View homes with you and provide comparative analysis.

## WHY BUY A HOME?

- A home purchase is one of the best investments you can make.
- Property Tax Deductions
- Mortgage Reduction
- Builds Equity
- Capital Gain Exclusion
- Cheaper than renting a house



# MEET YOUR BUYER AGENTS

## INTRODUCTION

We strive to make your process completely trouble-free. Your Home is the most important purchase you'll ever make. Learning the process of how to buy a house can be challenging. Let us show you the process of buying a house go smoothly Bringing authenticity and transparency to every interaction, clients get the same. Taking pride in earning our client's trust, we can guide and educate clients through the entire Real Estate transaction process.

#1 PRIORITY ARE OUR CLIENT'S NEEDS!



With experience in all types of markets, we can bring a level of communication and accountability our clients are used to and always demand.

### OUR MISSION

To provide our clients, with the professional, dedicated service that is always promised but often forgotten. When our clients refer us, we know they loved our service.



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## BUYING A HOME

Buying a home represents a huge investment and also debt. A home buying process can be so exciting, but also stressful since there are several factors to consider and many decisions to make.

Hence it is crucial for you to have all the available resources necessary to make a well-informed decision, together with the time and the help of a realtor.

This packet gives you information that will be helpful during your transaction. We can provide you with expert consultation at each step of the buying process and help answer any of your questions.

## FREQUENTLY ASKED QUESTIONS

Can I buy a home with no down payment?

The down payment is an essential part of your purchase. Some private lenders offer mortgages with zero down, but the interest rate will likely be much higher and the cost to you will be much greater in the long run. This is generally not recommended while buying a home. Don't cut corners and risk your home and investment. Save up at least five percent of the purchase price and consider reducing your home-buying budget to make it more affordable.





# OVERVIEW

## DOWN PAYMENT ASSISTANCE PROGRAM

### Benefits of The Program:

- Get up to 5% of the loan value
- Useable for the down payment and closing cost
- Attractive 30 - year interest rate
- No first-time homebuyer requirement
- Financing available for manufactured homes

### Program Requirements:

- Borrower may not own property at the time of closing
- For government loans (FHA, USDA, VA) with a single borrower: qualifying income up to \$105,000 / For government loans (FHA, USDA, VA) with 2 or more borrowers: qualifying income up to \$135,000
- For a conventional loan, income limits vary
- Home price below \$548,250
- Min. credit score 640
- Must live in the home as the primary residence
- Homebuyer education course required (Plan for it to take about 2 -3 hours, can be done entirely online for free.)
- Must meet standard underwriting requirements

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# HOME BUYING PROCESS

## EASY TO FOLLOW STEPS FOR HOME BUYERS

01

### *PRE-APPROVAL* ✓

Speak with a lender  
Analyze & address any credit issues  
Determine your right mortgage

02

### *HOME SHOPPING* 🛒

Discuss home requirements with an agent  
Tour listings in your price range  
Adjust your requirements if needed

03

### *OFFERS & NEGOTIATION* 🤝

Research and discuss homes with your agent  
Finalize and submit an offer to the seller  
Negotiate and sign the contract

04

### *TO DO BEFORE CLOSING* 🔍

Home Inspection  
Appraisal and Survey  
Negotiate Repairs  
Finish Loan process

05

### *CLOSING* ✍️

Review closing statement  
Sign Documents & Receive Keys!!



# WHILE YOU APPLY FOR A REAL ESTATE LOAN

Here are some of the major rules you must consider while you apply for a Real Estate loan

- Do not omit debts from your loan application
- Do not acquire any new credit cards
- Do not buy any expensive furniture
- Do not change banks
- Do not splurge on expensive vehicles
- Do not spend the money you have for your closing



# KEY FACTORS THAT CAN HELP YOU DECIDE

## THE LOCATION

Once you purchase your house, you can always have things inside changed but you cannot change your home's location. When you go house hunting, consider location as an important factor in your home. Also consider factors like: Ease of access, traffic noise and crowd, play areas, schools, and public transportation.

## THE SITE

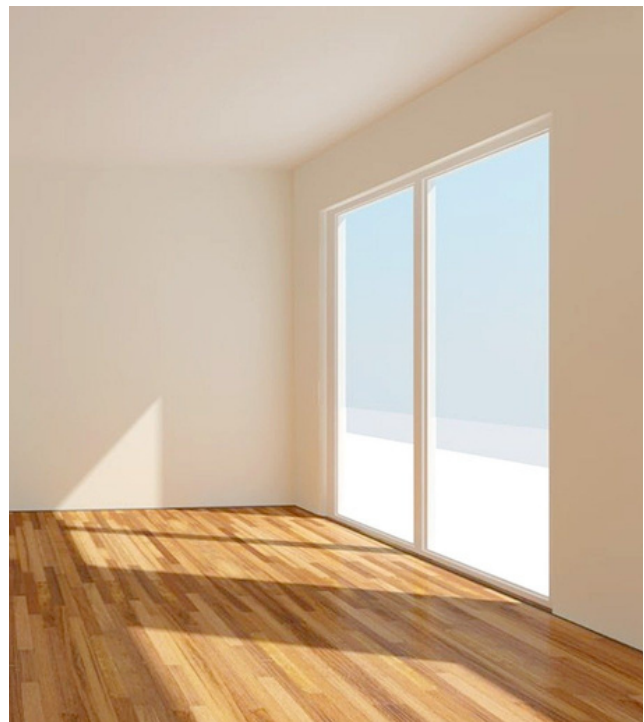
Beyond location, look at the site of the home. Do you have lots of stairs to climb? Do the neighbor's windows look directly into the home? Is the front yard suitable for kids or pets? Is access to the property safe regarding the curb driveway, or stairs to the front door?

## WINDOWS & LIGHTING

Do you love a bright sunny room, or do you love privacy? Look at your potential home with light and sunshine in mind. Look at the locations of electrical outlets. Will they suit your lighting needs?

## THE KITCHEN

If a good kitchen is something, you want most do not settle for one that won't work well. Re-modeling is very expensive. Do not consider appliances but more countertops and cabinet fixtures.





## Home Inspections

If you are interested in buying a house or newly constructed property, it's recommended you have a professional home inspector conduct a thorough inspection.

### WHY INSPECTION?

The reason behind the inspection is to report on serious problems that require repair. The seller might be willing to negotiate on the cost or completion of repairs. You may also have an inspection conducted for Termites.

- Plumbing
- Electrical
- Appliances
- Heating
- Air Conditioning
- Ventilation
- Foundation
- General Structure

## THE NEIGHBORHOOD

There are several factors to look at while considering your neighborhood. Here is some context you could put into perspective while choosing your home.

### THE AREA

You may want to consider the areas you may enjoy, the school district you might prefer, Your work location, your favorite convenience stores, or some recreational facilities. Determine if the neighborhood matches your lifestyle and personality.

Check if there is noise from Railways, Public areas, schools too close by, Traffic patterns around the area daily, If the neighborhood belongs to a Homeowner's Association, Access to major highways or shopping areas



# BUYER QUESTIONNAIRE

Your Name \_\_\_\_\_

Phone # \_\_\_\_\_

E-mail ID \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

## Your Desired Location, City/Neighbourhoods

Are you familiar with the preferred area? If not, briefly describe the area you would like to move to

## Price & Financing

What price range homes are you interested in? Min - Max

## Pre-Approval

Are you Pre-Approved? What amount have you been Pre-Approved for?

## Style of Home?

What would you like? Single/Multi Family Home, Condo, Townhouse, Villa....



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# BUYER QUESTIONNAIRE

## Size of the Home you are looking for

Preferred Min Sq Ft

Preferred Max Sq Ft

## Room Requirements

Number of Bedrooms Requirements

Number of Bathrooms Requirements

Floor Preference

Single Story  Multi Story

Open Floor Plan

Yes  No

Please provide some more information on your requirements and check mark the features you would like in your home.

- |   |   |   |   |
|---|---|---|---|
| <input type="checkbox"/> Ready to Move in | <input type="checkbox"/> Pet Friendly   | <input type="checkbox"/> Near Restaurants | <input type="checkbox"/> Near Public Transportation |
| <input type="checkbox"/> Near Schools     | <input type="checkbox"/> Basement       | <input type="checkbox"/> Backyard         | <input type="checkbox"/> Extra Storage Area         |
| <input type="checkbox"/> Pool Area        | <input type="checkbox"/> BBQ Area       | <input type="checkbox"/> Office Space     | <input type="checkbox"/> Gated Community            |
| <input type="checkbox"/> Multi-Car Garage | <input type="checkbox"/> Walk-In Closet | <input type="checkbox"/> Landry Room      | <input type="checkbox"/> Smart Home Technology      |

Are there any other specific features that were not addressed in this questionnaire that you would like to be factored into your property search?

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## LET'S GET STARTED!!

Want to see what it looks like working with us? Contact us today to see how we can help find your new home.

Having a team, you trust that values the relationship and is transparent but most of all communicates with you, so you know what to expect makes all the difference. Buying a home is fun and should not be stressful!

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