

Home Buyers Guide

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It's All About YOU!

My real estate business has been built around one guiding principle:

It's all about you!

Your needs

Your dreams

Your concerns

Your questions

Your finances

Your time

Your life

My focus is on your complete satisfaction. In fact, I work to get the job done so well you will want to tell your friends and associates about it. Maybe that's why more than 50 percent of my business comes from repeat customers and referrals.

Good service speaks for itself. I'm looking forward to the opportunity to earn your referrals too!

Your Home Search

I love helping buyers find their dream home. That is why I work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular Zip code. It is about your life, and it is important to me.

When you work with me you get:

- A knowledgeable and professional REALTOR
- A committed ally to negotiate on your behalf
- The backing of a trusted company

I have the systems in place to streamline the home-buying process for you. As part of my service, I will commit to helping you with your home search by:

- Previewing homes in advance on your behalf
- Personally touring homes and neighborhoods with you
- Keeping you informed of new homes on the market
- Helping you preview homes on the Web
- Advising you of other homes that have sold and how much
- Working with you until we find the home of your DREAMS!

Getting Started | Basic Information

Name: _____

Phone: _____

Email: _____

Name: _____

Phone: _____

Email: _____

Who is the primary contact and what is the best time and way to reach you?

What is prompting your move?

When do you need to be in your new home?

Are you pre-approved for a mortgage?

What is your price range?

If we found a home today that meets all of your needs and as many of your wants as possible, would you make an offer?

Your Lifestyle Interview

Lifestyle:

Who will be living in the home you purchase?

Will anyone else be spending more than an occasional overnight stay (e.g. parents)?

**Describe your lifestyle. What do you enjoy doing at home? Do you do a lot of entertaining?
How do you spend your time in the evenings and weekends?**

Does your home need to accommodate any special needs?

Do you have pets?

Do you have anything special that needs to be accommodated such as athletic equipment, fine art, large furniture or a large collection?

Location:

Tell me about your ideal location?

What is your maximum commute time and distance?

What is your work address?

Is there a particular view you are seeking (e.g., skyline, lake, mountains)?

What else is important about your location?

Your Home Wish List

General:

Do you have a preference for when the house was built?

Do you want a house in move-in condition or are you willing to do some work on it?

When people come to your home, what do you want your home to say about you?

Do you want to have a swimming pool or hot tub?

Are you looking for any structures such as a greenhouse or shed?

Structure/Exterior:

What type of home are you looking for (e.g., single family, condo, townhouse, etc.)?

Approximately what size house are you looking for (square footage)?

How many stories?

What size lot would you like?

What architectural styles do you prefer?

What type of exterior siding will you consider?

Do you want a porch or deck?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)?

What other exterior features are important to you?

Your Home Wish List

House - Interior:

What kind of style do you want the interior of your home to have (e.g., formal, casual, cozy, traditional, contemporary)?

What kind of floor plan do you prefer (e.g., open vs. walls between all living spaces)?

In general, what are your likes and dislikes for the interior of your home?

Bedrooms:

How many bedrooms do you need?

How will each of those rooms be use?

What are your preferences for the master bedroom?

Bathrooms:

How many bathrooms do you need?

What are your needs for each of the bathrooms?

Kitchen:

What features must your kitchen have (e.g., breakfast area, types of appliances, etc)?

What finishes do you want (e.g., countertops, flooring, appliances, etc.)?

What are your likes and dislikes for the kitchen?

Dining Room:

Would you like the dining room to be a part of the kitchen configuration?

What about the living room?

Living Room/Family Room:

Describe your likes and dislikes.

Do you want a fireplace?

What size room(s) do you have in mind?

What else should I know about the inside of the house you are looking for?

The Neighborhood of Your

Dreams

Please consider the following and record any notes of preferences:

Areas you would enjoy?

Specific streets you like?

School district(s) you prefer?

Your work location(s)

Your favorite shops/conveniences

Recreational facilities you enjoy

Any additional items to consider when selecting your target neighborhoods?

The Five Must Haves

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1. What are the top five things your home needs to have?

1) _____

2) _____

3) _____

4) _____

5) _____

2. Beyond those five things, what is something else you really want to have?

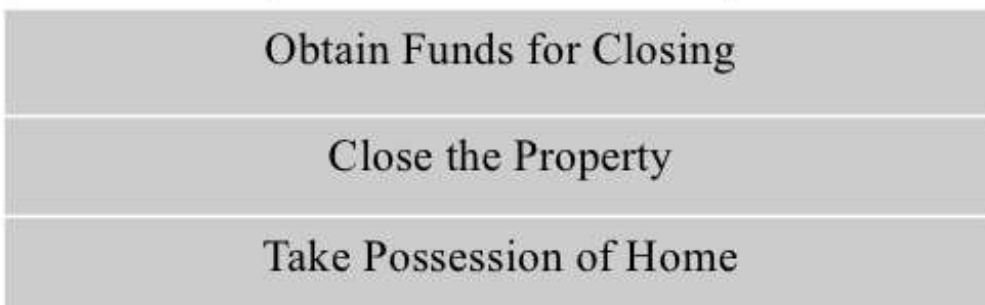
3. If you could have something else, what would that be?

4. If you could have one last thing to make this your dream home, what would that be?

The Home Buying Process

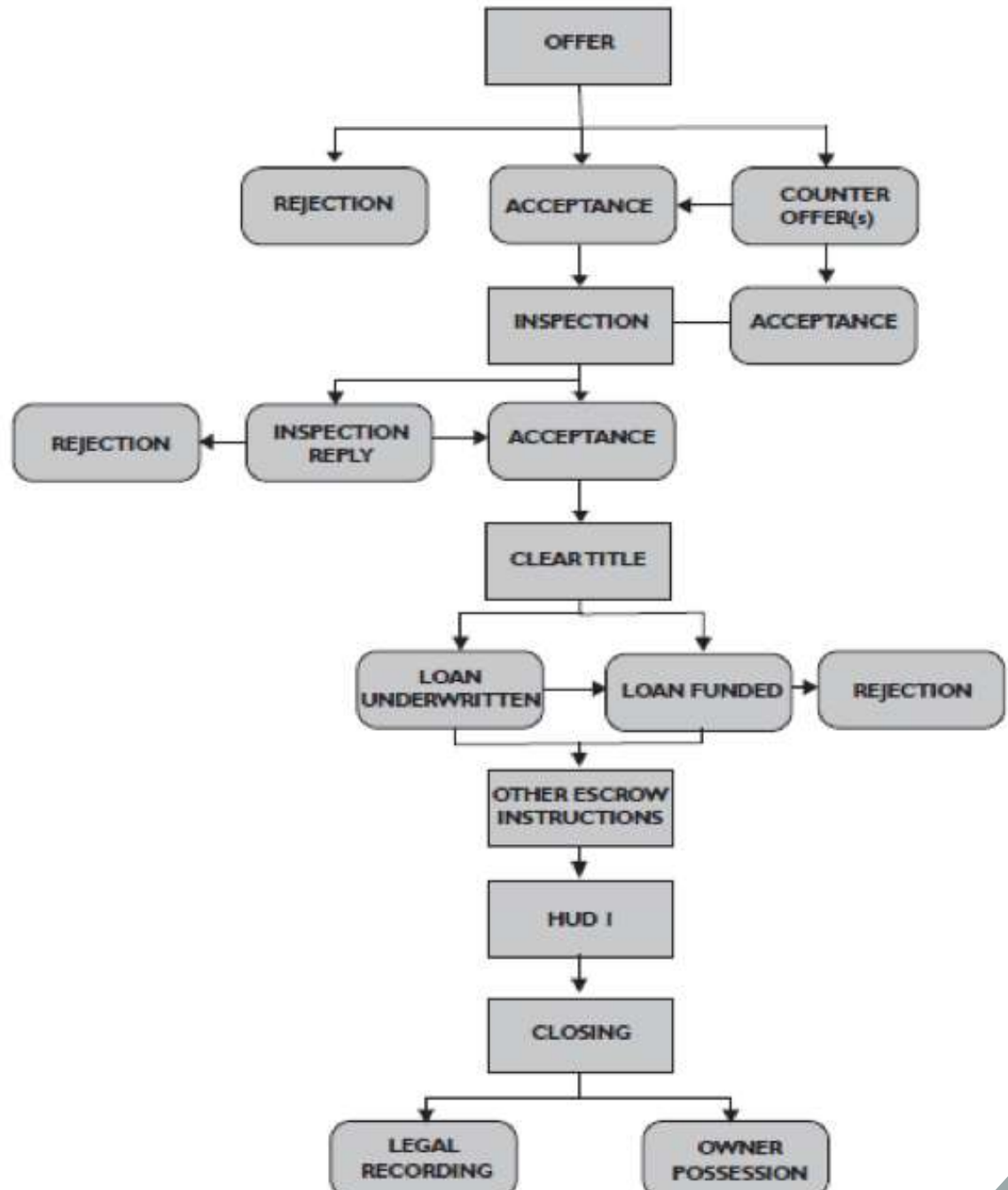


Conduct Inspections	Obtain Mortgage Financing	Conduct Title Search
Resolve Any Issues	Credit Check Underwriting Appraisal Survey Insurance	Remove Encumbrances
		Obtain Title Insurance



The Contract to Close Flow Chart

The Contract-to-Close Flow Chart



Funding Your Home Purchase

1. Financial Pre-Qualification or Pre-Approval

- Application and Interview
- Buyer provides pertinent documentation including verification of employment
- Credit report is requested
- Appraisal scheduled for current home owned, if any

2. Underwriting

- Loan package is submitted to underwriter for approval

3. Loan Approval

- Parties are notified of approval
- Loan documents are completed and sent to title

4. Title Company

- Title exam, insurance and title survey conducted
- Borrowers come in for final signatures

5. Funding

- Lender reviews the loan package
- Funds are transferred by wire

Why Pre-Qualify?

- We recommend our buyers get pre-qualified before beginning their home search
- Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

Making the Offer and Closing

Making An Offer

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

The Price

What you offer on a property depends on a number of factors including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

The Move-In Date

If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.

Additional Property

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is a matter of negotiation.

Typically, you will not be present at the offer presentation - we will present it to the listing agent and/or seller. The seller will then do one of the following:

- Accept the offer
- Reject the offer
- Counter the offer with changes

By far the most common is the counteroffer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, you and I will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.

Closing 101

Prepare For It

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment. Make the check payable to yourself; you will then endorse it to the title company at closing.
- An insurance binder and paid receipt.
- Photo IDs
- Social security numbers
- Addresses for the past 10 years

Own It

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are as follows:

1) Delivery of the Buyer's Funds

This is the check or wire funds provided by your lender in the amount of the loan.

2) Delivery of the Deed

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of the closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.