

Everything
you need to know
about buying

A HOME.

THE ROAD TO *Home*



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YOUR DREAM *Home*

Investing in a home is one of the most important decisions you'll make. So much more than a roof over your head, your home is where life unfolds and memories are made, all while building a financial foundation for your future.

Deciding how you'll navigate your journey to homeownership is equally critical to the agent you work with. As someone who's been in your spot before, I'm familiar with what's cycling through your mind, and as a real estate agent, I've mastered the ins and outs of the buying process. When you work with me, you'll benefit from my experience, and together we'll work toward making sound, smart decisions for

your future.



Your NEEDS COME FIRST

Your needs drive how and when we find your next home. From this day forward, everything I do will be motivated by your goals and how you imagine your life taking place in your new home. Once I get an understanding of where you see yourself, finding your dream home will move quickly, and with minimal interruption to your daily life.



YOUR DREAM HOME



Visualize YOUR DREAM SCENARIO FOR BUYING YOUR HOME

What's the one thing that has to happen to make that dream scenario a reality?

How can I make that happen for you?

Why is that important to you?

If we could add just one more thing to make this process even better, what would it be?



Build YOUR PREFERENCE PROFILE

- 1 What **timeline** would you like to strive for?
- 2 Have you looked into getting **pre-approved** for a home loan?
- 3 Have you thought about the **price range** you'd be comfortable with?

4 If I found a home today that checked all of your boxes, could you see yourself making a move sooner rather than later?

THE WHAT, THE WHEN,
THE HOW - LET'S TALK
ABOUT THE BEST WAY
TO
GET IN TOUCH.

WHAT IS YOUR FAVORITE WAY
TO RECEIVE INFORMATION
OR UPDATES?

WHAT IS THE BEST TIME
TO REACH YOU?

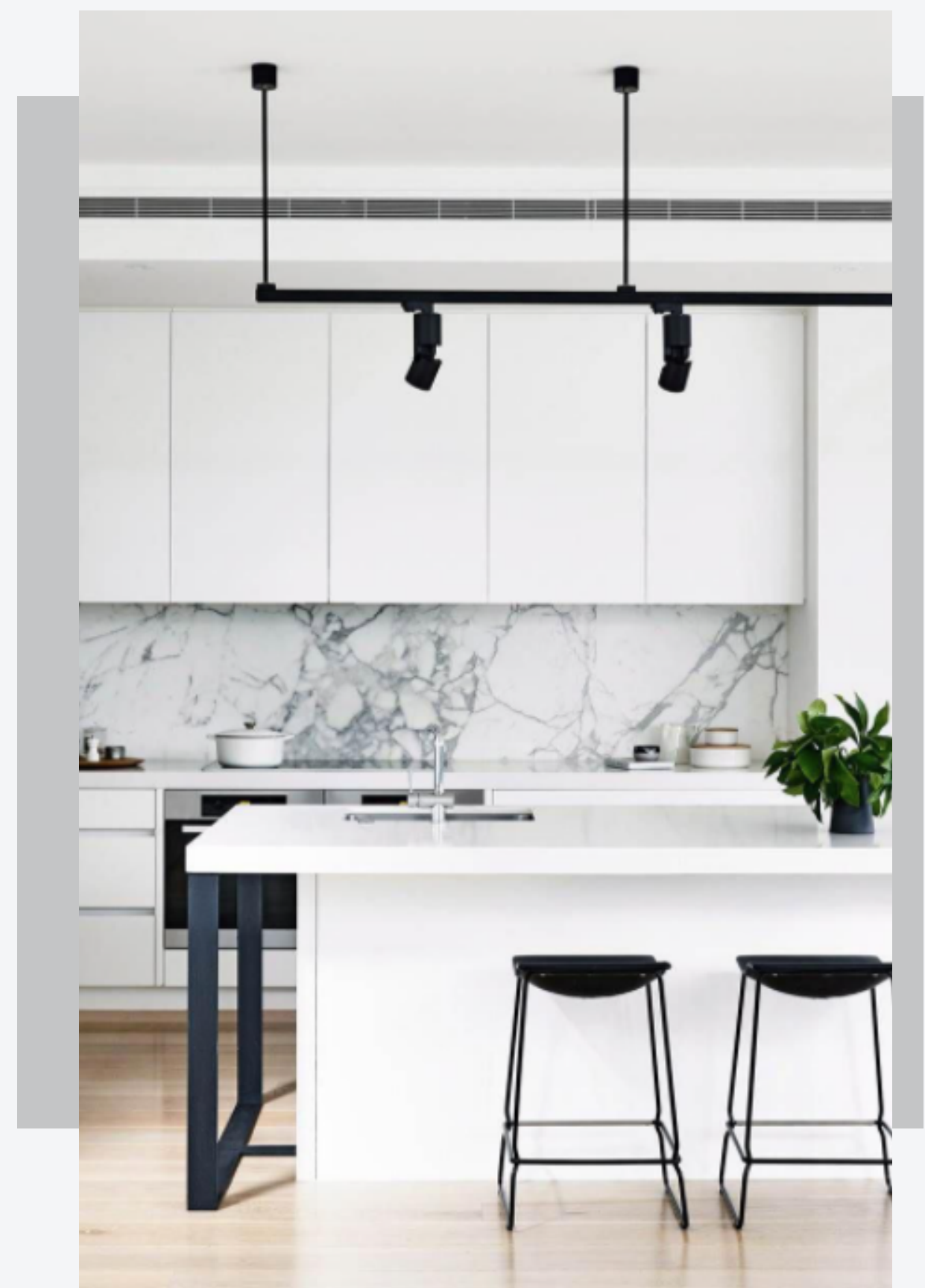
AS UPDATES ARISE, HOW
OFTEN DO YOU PREFER TO
BE NOTIFIED?

YOUR PREFERENCE



YOUR HOME *Wish List*

- 1 Who will be living in this home? Let's list adults, children, and pets that will inhabit the space.
- 2 What are the non-negotiables for your home?
- 3 If you had to name your top five non-negotiables, what would they be?
- 4 Beyond your top five needs, what is something you really want?
- 5 Do you have a preference for the year the house was built?
- 6 Do you want a house in move-in condition or are you willing to do some work on it?
- 7 When people visit your home, what do you want it to say about you?
- 8 Are there any specific features that would make your next house feel instantly like home?
- 9 Will you require any accessibility options?



YOUR PREFERENCE



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

2 How many stories would you prefer?

3 What type of exterior siding appeals to you?

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

5 What other exterior features are important to you?

6 Approximately what square footage would adequately cover your living space?

7 What lot size are you looking for?

8 Do you want a porch, deck, or both?

9 Do you want a swimming pool or a hot tub?

10 Do you need special outdoor arrangements for pets? (e.g., a dog run, fenced-in yard, etc.)



EXTERIOR



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

2 How many bathrooms do you need?

3 What are your preferences for the master bedroom?

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

5 What other living areas are you looking for? [e.g., playroom for children, studio, mud room]

6 What are your needs for each of the bathrooms?

7 How many bedrooms do you need?

8 What are your general preferences for the kitchen?

9 What are your general preferences for your living and family room(s)?

10 What about the living room - how should it be situated with regard to the dining room?



INTERIOR

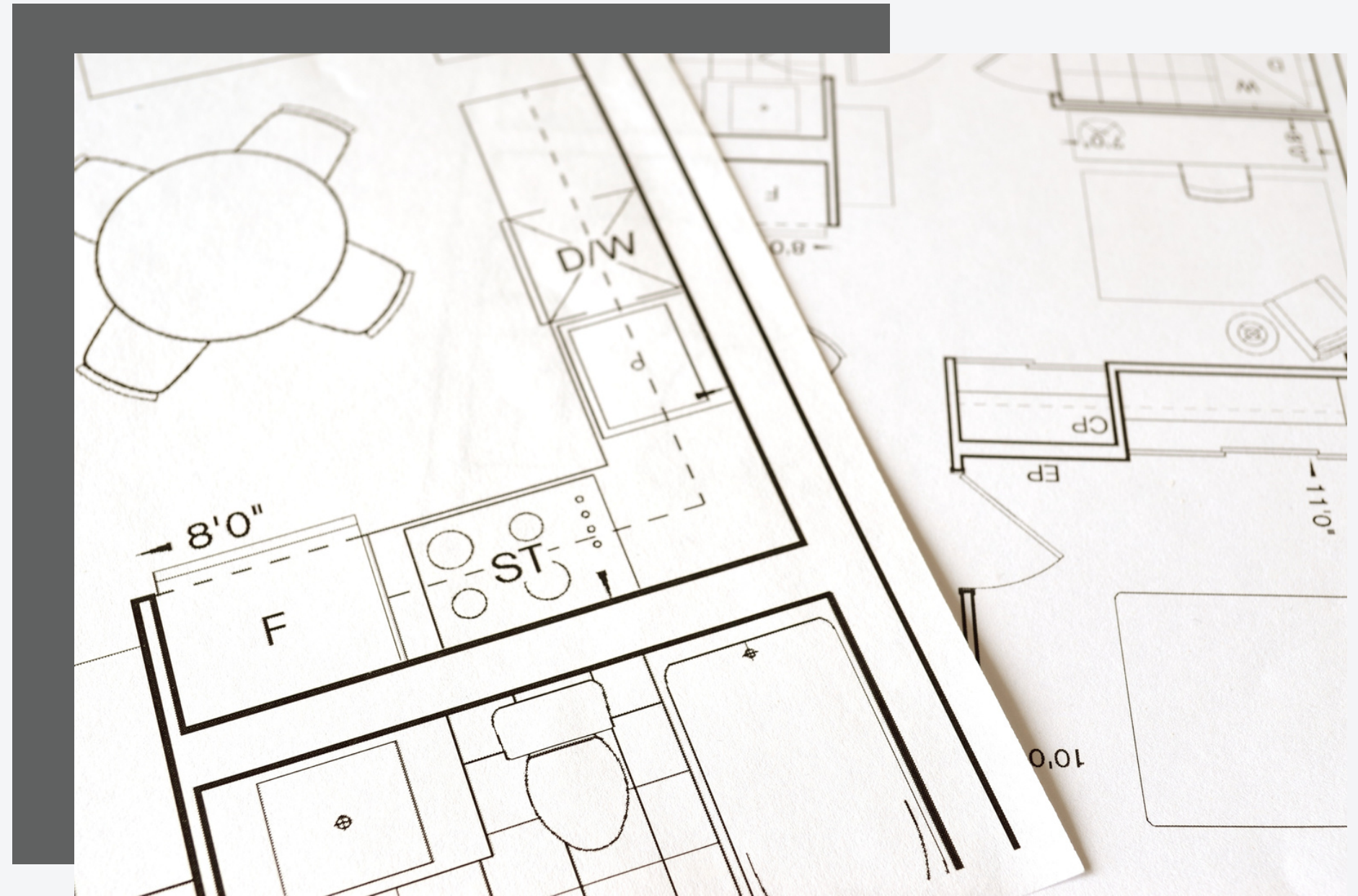


There's only one right
answer:

*When you find a home
that you love.*

Inventory and the economy will wax and wane, but when you find a house you can see yourself in, the timing is just right. Below, take a comparative look at neighborhoods with inventory that fits your preferences.

When IS THE
BEST TIME
TO BUY?



How HOME BUYING WORKS

BUYING 101

1 PARTNER WITH AN AGENT

- Absorb their local insight
- Get to know neighborhood inventory levels
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

2 GET PRE-APPROVED FOR A LOAN

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter

3 FIND YOUR NEW HOME

- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

4 MAKE YOUR OFFER AND NEGOTIATE THE TERMS

- Review contract terms and time limit for offer
- Negotiate purchase price
- Choose a title company
- Shop home insurance options
- Prepare for down payment, earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent



5 UNDER CONTRACT

- Secure a home loan
- Acquire home insurance and send proof to your lender.
- Covered streamlines finding the best insurance to fit your needs
- Request a list of what conveys with the property
- Schedule home inspection and negotiate repairs
- Acquire a property disclosure from the seller
- Order an appraisal
- Neutralize contingencies. Input any contingencies that may be specific to your area
- Conduct a title search
- Choose your title company
- Schedule your closing
- Solidify both contract effective and allowable move-in dates
- Certify funds for closing
- Stay in close contact with your agent, lender, and title company



6 BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve a moving company and set a moving date
- Change your address through USPS, your bank and other instances
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and title company

7 CLOSING DAY: WHAT TO BRING

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment.
- Bring a printed confirmation of your wire transfer
- Government-issued Photo ID(s)
- Social Security numbers
- Home addresses from the last 10 years
- Proof of homeowner's insurance
- Your copy of the contract
- Your checkbook

8 CLOSING DAY

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- Get your keys -
Congrats, it's all yours!

Financing YOUR FUTURE HOME

HOME LOANS AT A GLANCE

Get pre-approved
for your loan

Apply for a
mortgage

Get your home
appraised

Your loan goes
through underwriting

You're cleared
to close!

CONGRATS! YOU'RE APPROVED FOR A LOAN!

DO:

- ✓ Notify your lender of any address change, whether it's your home address or another listed on your application
- ✓ Notify your lender of any salary or wage changes
- ✓ Be prepared to provide proof of significant bank deposits
 - ✓ Acquire homeowner's insurance immediately after going under contract
- ✓ Keep all forms of debt paid and in check

FOLLOW THESE TIPS TO PROTECT YOUR LOAN.

DO NOT:

- ✗ Make large purchases using existing credit without first talking to your lender
- ✗ Apply for or acquire any additional lines of credit
- ✗ Pay off, transfer, or close credit balances unless your lender instructs you to do so
- ✗ Change jobs without first talking to your lender
- ✗ Co-sign for another person seeking to obtain a line of credit or to make a purchase
- ✗ Pay off collections before conferring with your lender

HAVE-ON-HAND

A month's worth of your most recent pay stubs
Copies of your federal tax returns and W-2's from the last two years
The names and addresses of your employers over the last two years, compiled into one list

Last three months of bank statements

A copy of your real estate agreement

The names and addresses of your landlords over the past two years

Divorce/separation decree

Child support papers
Bankruptcy, discharge of bankruptcy papers



Real Value REAL EXPERTISE

When you choose to work with me, you're partnering with a trained agent that has the backing of the world's the largest real estate company, consisting of 180,000+ associates around the globe. That puts your search in the hands of the largest, most resourceful real estate network.

And, by choosing to partner with me and the REMAX family, you gain access to a suite of technology that keeps you informed and engaged with what's happening in the neighborhoods you're eyeing.

REMAX was built on a simple-yet-revolutionary principle: people are what matter most. To help cement this understanding, we've formalized a belief system that guides how we treat each other and how we do business.



MY COMPETITIVE *Advantage*

INDUSTRY INSIDER

Facilitator, negotiator, teacher, cheerleader, confidant - a good agent wears all the hats. In my years with REMAX, honing these skills has helped me develop relationships of value.

LOCAL EXPERT

I've become something of an area expert. Aside from knowing this market inside and out, being involved in the community has shown me what makes it unique. The personalities and the places, the new and the established, the good and that-which-has-seen-better-days - all feed my local knowledge and will help you when decision time comes.

TECH-ENABLED

Based on customer and agent feedback gathered from all over the world, we developed a suite of leading edge, customer-centric tools that work in your favor, complementing your experience for faster, best-in-class results. With a massive amount of data at my fingertips, I'm able to foresee even the smallest microtrend coming down the pike, giving you the full story before you proceed.

AT YOUR SERVICE

YOUR TRUSTED *Partner*

From the day you partner with me, and even past the day you step foot in your new home, consider me your dedicated real estate adviser. Whatever you need, I

have the resources and expertise to guide your decisions. Throughout your transaction, you can come to me for both the little things and the important steps, like comprehensive home insurance and competitive financing - I have the inside edge on both.

After your purchase, ask me to recommend fully vetted service specialists or about how you can care for your home. Further down the road, should you ever want to sell, I'll be your trusted point person.

You'll always have my number, and I'll always be ready to spring into action; just say the word!



A PROMISE TO *You*

To serve the community as
a leader in the real estate
industry and as a friend and
neighbor

To always do the right thing,
even if it isn't what is easiest

To take care of your needs
at the highest level through
unparalleled professionalism
and attention to detail. No
request is too small

To serve as a trusted local
expert and adviser by
your side

To consistently and clearly
communicate with you in the
manner and frequency that
you prefer

To treat you and your family
with straightforwardness,
integrity, and respect at
all times

To answer your questions,
ease your concerns, reduce
your stress, and expertly handle
the entire real estate transaction

To hold myself accountable to
finding the perfect home for
you - after all, that is what my
business is built on

MY PROMISE

The BOTTOM LINE

Real estate is complicated.

That's where I come in.

At the closing table, my goal is for you to feel that the purchase of your home exceeded all of your expectations, so throughout our interactions - from search to close - I'll work hard to achieve that goal.

When you choose me as your partner, you are not just getting a trusted, respected agent - you are getting a local expert who is passionate about serving our community and those who call it home.

Let's get started.



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