

Dawn Pratt | 407-761-5814

WaterfordLakes@yahoo.com

your guide
to buying a home



Moving Forward

prepared for:

East Orlando Home Buyers

compliments of:

Dawn Pratt

KW Advantage II Realty

12301 Lake Underhill Rd. #111

Orlando, FL 32828



your guide

to buying a home

buying a home

It's all about you
The home buying process
Your lifestyle interview
The home wish list
The neighborhood of your dreams
The mortgage and loan process
Your home search
Making an offer
Closing 101
Moving checklist
Above and beyond
Why Keller Williams Realty
About me

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your guide to buying a home

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 over 50% of my business comes from repeat customers and referrals.

Good service speaks for itself.

I look forward to the opportunity to earn your business too.

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your guide to buying a home

the home buying process

There are a lot of details to be handled when purchasing a home.

This overview is designed to summarize the various steps along the path of qualifying, finding and buying a home. It is my job to streamline the steps for you, ensuring everything is completed according to plan.

In addition to this summary, I have included additional information and worksheets to make sure we find the right home, negotiate the best price and terms, and take care of all the details:

- 1. Consultation to analyze your specific needs and wishes**
your lifestyle interview, your home wish list, the neighborhood of your dreams
- 2. Financial pre-approval**
the mortgage and loan process
- 3. Select and view properties**
the home tour, frequently asked questions
- 4. Write an offer to purchase**
making an offer
- 5. Negotiate the purchase offer**
making an offer
- 6. Final mortgage application**
the mortgage and loan process
- 7. Underwriting**
the mortgage and loan process
- 8. Loan approval**
the mortgage and loan process

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the home buying process

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9. Title company

the mortgage and loan process, closing 101

10. Closing

closing 101

11. Moving

moving checklist, above and beyond



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your guide to buying a home

your lifestyle interview

A home is about more than the number of bedrooms or bathrooms. It's about how you feel when you're in it. To really pinpoint the type of home you're looking for, consider the following questions:

1. What makes you comfortable in your current home? Is there anything in particular you'd like to duplicate?

2. What is your primary reason for searching for a new home?

3. Do you have children? What are their ages, interests and activities?

4. Do you entertain a lot? What areas of your home will you primarily use to entertain?

5. How long do you expect to live in the home?

6. Do you have any pets that stay in the house or outside?

7. Would you consider yourself to be more casual or formal?

8. When you imagine your dream home, what do you see? What images come to mind?

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your home wish list

Creating a list of the desired features and amenities for your new home will help me target the properties that meet your criteria.

Please consider the following and record any notes or preferences:

- | | |
|------------------------------|---------------------------|
| 1. House style _____ | 9. Kitchen _____ |
| 2. Number of bedrooms _____ | 10. Basement _____ |
| 3. Number of bathrooms _____ | 11. Garage stalls _____ |
| 4. Living room _____ | 12. Lot size _____ |
| 5. Dining room _____ | 13. Pool _____ |
| 6. Family room _____ | 14. Age of property _____ |
| 7. Fireplace _____ | 15. View _____ |
| 8. Home office _____ | 16. Fencing _____ |

Other requirements or comments:



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the neighborhood of your dreams

More than just the home, it's important to think about the type of neighborhood that is right for you.

Please consider the following and record any notes or preferences:

1. **Areas you would enjoy** _____
2. **Specific streets you like** _____
3. **School district(s) you prefer** _____
4. **Your work location(s)** _____
5. **Your favorite shops/conveniences** _____
6. **Recreational facilities you enjoy** _____

Any additional items to consider when selecting our target neighborhoods: _____

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your guide to buying a home

the mortgage and loan process

Funding your home purchase

1. Financial pre-approval

Application & 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-approve?

We recommend our buyers get pre-approval 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.

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the mortgage and loan process

continued . . .

It's all here

Keller Williams Realty strives to offer the CORE services that will meet your needs throughout the home buying process. Enjoy the convenience of one-stop shopping through our preferred partners, which meet our rigorous standards in the following areas:

Integrity

Experience

Operations

Customer service

Communication

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your home search

I love helping buyers find their dream home. That's 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. This is about your life. And it's 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, Keller Williams Realty**

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 Internet**
- **Advising you of other homes that have sold and for how much**
- **Working with you until we find the home of your dreams**

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your guide to buying a home

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 very low offer, just to see if the seller will accept, 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 offers over others.

Additional Property

Often the seller plans on leaving major appliances in the home, however, which items stay or go is often 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 counter offer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counter offer is presented, you and I will work together to review each specific area of the counter offer, 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.

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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:

Delivery of the buyers funds

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

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

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moving checklist

New Telephone Number: _____

New Address: _____

Before you move, you should contact the following companies and service providers:

Utilities:

- _____ Electric
- _____ Telephone
- _____ Water
- _____ Cable
- _____ Gas

Professional Services:

- _____ Broker
- _____ Accountant
- _____ Doctor
- _____ Dentist
- _____ Lawyer

Government:

- _____ Internal Revenue Service
- _____ Post Office
- _____ Schools
- _____ State Licensing
- _____ Library
- _____ Veterans Administration

Clubs:

- _____ Health & Fitness
- _____ Country Club

Insurance Companies:

- _____ Accidental
- _____ Auto
- _____ Health
- _____ Home
- _____ Life
- _____ Renters

Business Accounts:

- _____ Banks
- _____ Cellular Phone
- _____ Department Stores
- _____ Finance Companies/Credit Cards

Subscriptions:

- _____ Magazines
- _____ Newspapers

Miscellaneous:

- _____ Business Associates
- _____ House of Worship
- _____ Drug Store
- _____ Dry Cleaner
- _____ Hair Stylist

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above and beyond

To me, providing exceptional service involves more than just making your real estate dreams come true. It requires taking the next logical step helping you through the details after you officially own your home.

For a list of preferred vendors that service the East Orlando area, please email me your request and I will happily send you the contact details of a service provider.

I currently have a coupon for 10% off your next purchase at Lowe's. Please email your request along with your name and address and I will immediately post one to you.

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frequently asked questions

How will you tell me about the newest homes available?

The Multiple Listing Service website provides up-to-date information for every home on the market. I constantly check the *New on Market* list so I can be on the lookout for my clients. I will get you this information right away the way that is most convenient for you, by phone and/or e-mail.

Will you inform me of homes from all real estate companies or only Keller Williams Realty?

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available in the market.

Can you help me find new construction homes?

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

Can we go back through our property again once an offer is made, but before possession?

Usually we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

Once my offer is accepted, what should I do?

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items, and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.

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why Keller Williams Realty

There is a reason more and more agents are making the change to Keller Williams Realty. Here's why it matters to you:

Knowledge

Powerful curriculum through Keller Williams University keeps us ahead of trends, tools and advancements in the real estate industry.

Speed

Leading-edge technology solutions accelerate our efficiency and productivity.

Teamwork

Unlike other real estate companies, Keller Williams Realty was designed to reward agents for working together, to serve clients better.

Reliability

Keller Williams Realty was founded on the principles of trust and honesty, emphasizing the importance of having the integrity to do the right thing and always putting the customer's needs first.

Success

Keller Williams Realty is the fastest growing real estate company in North America. **Keller Williams Advantage II Realty was #1 in sales volume for the 32828 postal code for 2007 and 2008.**

When you offer a superior level of service, the word spreads fast.

As part of the Keller Williams Realty team, I look forward to providing you with a phenomenal real estate experience!

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about me

How am I different from other real estate agents?

I appreciate what an honor it is to have been chosen to serve your real estate needs. I am committed to staying on top of the market trends and relaying this information to you on a consistent basis. I will make myself available to research and answer any of your questions in a timely manner.

Communication

I am available when you need me, whether it be by email, phone, or in person. I will offer updates that concern your real estate needs on a regular basis.

Clients for Life

It is my goal to offer the best possible service to you. I hope that you will be so pleased with my professionalism and integrity, that you will want to recommend my real estate services to your friends and family.

Awards/Recognition

Graduate of Creating Agent Maximum Productivity

Champion CMA Compilation, awarded by Lori Tyrell, Advantage Realty Broker – June 2007

Excellence in Production – 2007

Excellence in Production – 2008

My Commitment to You

I pledge to provide outstanding customer service. I am devoted to going above and beyond in my job performance. I will help you purchase your home at or below market value and try to make the entire process as stress-free as possible for you.

Testimonials

“Communication was very well and timely. Dawn worked with us in getting us into our new home quickly.” - Mr. D. Cowan, Lake Mary, FL

“Thorough, friendly, timely and professional. Dawn made a commitment and delivered in her promise. We will be using her for all our real estate needs and recommend her to others.” – Mr. D. Rosas, Orlando, FL

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