



Connect on Facebook!
[TheHomeHunterTeam](#)



Follow Us on YouTube!
[TheHomeHunterTeam](#)



Hello!

Thank you for the opportunity to represent you in the purchase of your new home. I think of my clients as individuals with specific needs. With this in mind, my team and I strive to give you exceptional service. In response to the more challenging market we have experienced over the years, we have become more determined and assertive with marketing and technology. This has allowed us to be very successful in securing results for our clients.

This is absolutely the very best time to be a buyer. Timing is everything and here are 3 reasons to confirm your decisions to buy.

- Interest rates are at a 55 year low. Expect to get a great mortgage with an interest rate below 5%.
- Inventory is up and abundant, so you have lots of choices.
- Sellers are negotiable and definitely cooperating to do what it takes to sell their home.

The first step to purchasing a home is to select the right Realtor to effectively and profitably represent your interests.

TheHomeHunter TEAM is prepared to answer all your questions and handle your purchase professionally and successfully.

Sincerely,

Thomas Chapin

Lead Buyer Specialist
TheHomeHunter Team



Connect on Facebook!
[TheHomeHunterTeam](#)



Follow Us on YouTube!
[TheHomeHunterTeam](#)



About Our Team

We love helping buyers find their dream home. That's why we 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.

When you work with us, you get:

Experience

Lead Agent/Listing Specialist – **Hunter Ray** has successfully navigated both up & down markets for the past 10 years and has consistently received Arkansas' highest award for Listing & Sales Volume. Hunter's primary focus is meeting with our sellers to ensure expectations are exceeded and to subsequently work with our sales personnel to ensure our listings receive maximum exposure.

Lead Buyer's Specialist – **Thomas Chapin** is relatively new to the real estate industry and has already gained experiences and successes that most agents see only after years of training. Having spent the past 12 years in ministry, Thomas has developed a strong desire to help and care for those he is in a position to serve and he serves them well.

Showing Specialist – **Libra Snyder** is TheHomeHunter Team's newest member but has the sales expertise and background to assist buyers with all their needs. Her friendly, bubbly personality makes her a great compliment to the level of service we provide each client.

Client Services Manager/Transaction Coordinator – **Lisa Ginn** has been in the real estate industry for more than 3 years and is a designated Short Sale and Foreclosure Resource. Lisa's primary focus is marketing and coordinating the contracts related to each sale.

Clients for Life

Approximately 50% of our business comes from referrals & repeat clients.

Our Commitment to You

We will give you timely and honest advice in a respectful manner and make this process as enjoyable and stress-free as possible.



Connect on Facebook!
[TheHomeHunterTeam](#)



Follow Us on YouTube!
[TheHomeHunterTeam](#)



Client Testimonials

Thomas was absolutely wonderful. He was always quick to answer my questions and was a pleasure to work with. We even closed 2 days early!!! My husband and I are going to always use TheHomeHunter Team and will recommend them to everyone we know!!!!

-Missie Bogard

We found the Home Hunter Team through their ad on Zillow and were impressed with their professionalism from the very first contact. They made the process of buying another home a thousand miles away from a couple living in Europe a much less stressful experience than we had anticipated. Thomas Chapin's cheerful responsiveness and attention to detail from day one to closing was the very best service we've ever received from any Realtor...Mr. Ray has assembled an impressive team that we can heartily recommend!

-Russ and Linda Vaughn

Hunter Ray has represented me personally in a real estate transaction and I found him to be extremely knowledgeable, competent, professional and trustworthy. He served our needs well, before, during and after the sale. Hunter continues to be a valuable source of information and assistance well after the sale. I will not hesitate to use him in the future and would not hesitate to recommend him to family and friends.

-Ken & Susan Unger

Hunter was able to make our decision to totally change our lives much easier. He guided us to find a home that fit all our needs and has continued to be available for any questions or help we might need. We would definitely recommend him to anyone looking for a great realtor.

Hunter knows how to make buying and selling a home as stress free as possible. We feel fortunate to have had him as our realtor and as a friend.

-Greg & Kathryn Paquin

We reached out to Hunter after seeing how professional he was when showing our home to prospective buyers when we had it listed last year. Almost immediately afterwards we asked him to relist our current home. **Before it even hit the market Hunter brought the perfect buyer into the home and within one day the deal was done.** The whole experience has been truly amazing. We would highly recommend him to anyone!

-Suzanne



Connect on Facebook!
[TheHomeHunterTeam](#)



Follow Us on YouTube!
[TheHomeHunterTeam](#)



Getting Started

Basic Information

Name: _____ Phone # _____

Email: _____

Name: _____ Phone # _____

Email: _____

Motivation

What is prompting your move?

When do you need to be in your new home?

Are you-preapproved for a mortgage?

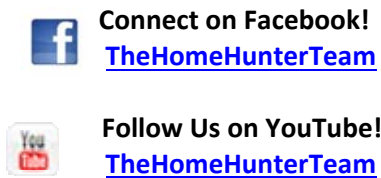
What is your price range?

Lifestyle

Who will be living in the home you purchase?

Does your home need to accommodate any special needs?

Is there anything we should know about your lifestyle that we have not asked?



Location

Tell us about your ideal location:

What is your maximum commute time and distance?

What is your work address?

Are schools important?

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

What else is important about your location?

General

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

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

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

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

Approximately what size house are you looking for?

How many stories?



Connect on Facebook!
[TheHomeHunterTeam](#)



Follow Us on YouTube!
[TheHomeHunterTeam](#)



What size lot would you like?

Do you want a porch or a deck?

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

What other exterior features are important to you?

Are there any deal breakers? If so, what are they?

Interior

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

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?

What are your preferences for the master bedroom?

Bathrooms

How many bathrooms do you need?



Connect on Facebook!
[TheHomeHunterTeam](#)



Follow Us on YouTube!
[TheHomeHunterTeam](#)



Kitchen

Special needs for your kitchen?

Dining Room

Would you like the dining room to be part of the kitchen configuration? What about the living room?

Frequently Asked Questions

How will I know about the newest homes available?

The Multiple Listings Service Website provides up-to-date information for every home on the market. We constantly check the New on Market list so we can be on the lookout for our clients. We will get you this information right away, the way that is most convenient for you: by phone or email.

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

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

Can you help me find new construction homes?

Yes, we can work with most builders and get you the information you need to make a decision. By using our services with a new construction home purchase, you will receive the services we 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 our services, let us 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.



Connect on Facebook!
[TheHomeHunterTeam](#)



Follow Us on YouTube!
[TheHomeHunterTeam](#)



Home Purchase Process in Arkansas

Below is information to help you understand the Home Buying Process in Arkansas:

Proof of Funds

- If obtaining a loan, we will need a Loan Pre-approval Letter from a Mortgage Company. You will have **5 business days** from Contract Date to make application for a loan.
- Until your rate is “locked” in, expect rates to fluctuate (mostly upward).
- Lisa Ginn, our Client Services Manager, will send a copy of the contract to your Lender.
- If paying cash, we need Bank or Brokerage statements showing balances in the amount of the purchase price, at least.
- Below are the names of lenders we’ve worked with often:

Claude Cousins
Delta Trust Mortgage
501.225.7703

Joshua Neal
Bank of America
501.378.1327

Steve Fischer
Triumph Mortgage
501.228.2074



Connect on Facebook!
[TheHomeHunterTeam](#)



Follow Us on YouTube!
[TheHomeHunterTeam](#)



Home Purchase Process in Arkansas (con't)

Title Company

- The Title Company will research the history of ownership, or title, of the property and issue title insurance against any liens or encumbrances.
- The Title Company will also order the Survey, Termite Inspection and Home Warranty if negotiated in the contract.
- At closing, the Title Company will:
 - Ensure all necessary loan docs and other contracts are signed
 - Collect buyer's funds and pay off the Seller's mortgage.
 - After closing, they record the deed & the mortgage at the county courthouse.
- Lisa will provide all contracts to the Title Company on your behalf as well.
- Below are the names of a few Title Companies we have worked with often:

Little Rock/North Little Rock/Sherwood/Maumelle/Benton & Bryant

Jeff McKay

Pulaski County Title

501.537.3700

jeff@pulaskicountytitle.com

Hot Springs / Hot Springs Village

Kathy George

Security Title


501.984.4106

kgeorge@securitytitleent.com

Home Inspection

- Your next step will be to hire a Home Inspector. The cost is generally \$350 - \$550 and payment will be required at the time the inspection is performed. The Home Inspector will send you, and Thomas, a fully comprehensive report on the home with a summary of his recommendations regarding repairs. You have **10 business days** from the date your offer is accepted to complete the inspection and provide a list of repairs to the seller.
- **Remember, the inspector's job is to find things to be repaired or replaced that affect *health and safety*. You should plan to spend some of your own \$ to fix small items and cosmetic preferences.**
- The contract addendum we use to notify the seller of the repairs requested is the **Inspection, Repair and Survey Addendum.**



 **Connect on Facebook!**
[TheHomeHunterTeam](#)

 **Follow Us on YouTube!**
[TheHomeHunterTeam](#)



Home Purchase Process in Arkansas (con't)

- The seller will acknowledge your request for repairs and will then have **5 business days** to accept the repair list or to make a counter offer.
- Once repairs are completed and right before closing, we will do a final walk through of the home and ensure everything is in order. The final page of the Inspection, Repair and Survey Addendum may be signed at our final walk-through.
- Below are the names of Home Inspectors we work with often:

Hot Springs – Cabot

Terry Baldy
Pillar to Post
501.470.8983

Homeowner's Insurance

- Contact your Homeowner's Insurance Agent within **5 business days** of the date that the contract was fully accepted and ask them to email us a Certificate of Insurability. The title company will need your insurance information as well.
- Below are the names of Insurance Agent's we have worked with:

Little Rock/North Little Rock/Sherwood/Maumelle/Benton & Bryant

Bill Hinson
Chenal Insurance
501.221.2128

Chase Lock
All-State Insurance
501.812.4069

Hot Springs/Hot Springs Village

Ike Eisenhower
State Farm Insurance
501.984.4100



Connect on Facebook!
[TheHomeHunterTeam](#)



Follow Us on YouTube!
[TheHomeHunterTeam](#)



Home Purchase Process in Arkansas (con't)

Seller's Property Disclosure

- Lisa will send the Seller's Property Disclosure to you via email and ask you to review & sign it electronically. This document is only the seller's disclosure – it is not a warranty of any kind by the seller or their agent and it is not a substitute for any inspection you may want completed.

Appraisal

- The bank will order the appraisal to verify the home is valued at or above purchase price. This is not necessarily its market value.
- The appraiser usually takes about a week to get the report to the lender.
- Once the appraisal is complete, your credit, income and loan application is verified and then the loan will move into the underwriting process.

Survey

- If a new survey was agreed upon in the contract, the Title Company will order it after the loan goes to underwriting. Survey documentation will be sent to the Title Company and you will receive copies at closing.

Termite and Clearance Letter

- The Title Company will order the Termite Inspection and Clearance Letter after the loan goes to underwriting. They will provide you copies at closing that show proof of clearance and information regarding the one year contract you receive from the Termite Company.

Closing

- Once the loan reaches final approval, approximately 1 – 3 days prior to the close date, and documentation is sent to the Title Company, the HUD1 statement will be prepared.
- You will receive closing date and time confirmation along with the exact dollar amount you will need from the Title Company. Please be prepared to bring your Driver's License or other Picture ID and a cashier's check made out to the Title Company for the exact amount given to you by the Title Company.

Congratulations - Thank you for trusting in TheHomeHunter TEAM!