


BUYER'S CONSULTATION



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In my experience, a home isn't a dream home because of its room dimensions. It's about how you feel when you walk through the front door, and the way you can instantly envision your life unfolding there.

This is about more than real estate - it's about your life and your dreams.

I understand you are looking for a new home, and I want to be the real estate professional to help you. I work with each of my clients individually, taking the time to understand their unique needs and lifestyle, and I want to do the same for you.


It's incredibly fulfilling to know I am helping my clients open a new chapter of their lives. That's why I work so hard to not only find that perfect home, but also to handle every last detail of the purchase process, from negotiating the terms of sale to recommending moving companies.

This package contains helpful information for home buyers, including an overview of the entire purchase process, answers to frequently asked questions, and fact sheets to help me discover the home and neighborhood characteristics most important to you.

After you've had the chance to review this information, I'll meet to go over the entire process and get started on finding your new home. I'll prepare an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

I am so excited to get started on finding you the perfect home.

Warmest Regards,
Amy E. Wright



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Prepared By:

AMY E. WRIGHT



Over 10 years as a Realtor, I have sold millions in real estate and am a Certified Negotiation Expert®. As a graduate of UCSD, and San Diego resident since 1998, I know the various communities and work with clients to match their lifestyle to a home that meets their budget. Ranked 27/420 agents in the largest office in the county's history. We sold over 100 homes/month totaling more than \$1,000,000,000 in 2015 alone. Our business is built by referrals, one client at a time.

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Your Guide To Buying A Home:

What Our Clients Say

Top qualities: Personable, Expert, High Integrity

"If you are looking for someone who will go over and beyond to serve her clients needs, then Amy Wright is the person for you. She provides excellent client services, is incredibly knowledgeable of Real Estate and Market trends, and is one of the most delightful, personable and caring people I know. With Amy, the client really does come first. I highly recommend Amy Wright for all of your Real Estate needs.

Leslie Cummings
2010

Top qualities: Great Results, Dedication, Repeat Client

"I wish to personally thank each member of your team however there is always one to stand out from the crowd (AMY E. WRIGHT). Her dedication once again came through for me and my family. Amy sold a house for me prior to my departure to Sicily in 2010. A house that had been on the market for over 2 years. So when I returned to the states there was never a question of who to contact in support of my home purchase."

Orlander Moore
2010 / 2015

Top qualities: Great Results, Expert, High Integrity

"Amy is fantastic. Period. She knows her business quite deeply, asks you questions to help you know what you are looking for, and is quick, efficient, organized and a lovely person. We would hire her again in a New York minute and plan to!"

Perrin Kaplan
2011

Top qualities: Great Results, Expert, High Integrity

"My family recently moved to the San Diego area and her excellent work assisting our relocation to lease and then buy a home was spectacular. I would not hesitate to recommend her to anyone."

Tim Zenk
2013

Top qualities: Great Results, Expert, High Integrity

"Amy took the time to understand what we were looking for in a personal residence and then helped to educate us on the market. Amy was relentless in finding us the best possible fit - both from a quality of home / neighborhood and pricing perspective. I would be very happy to have Amy represent us in future transactions."

Mitch Patridge
2012

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

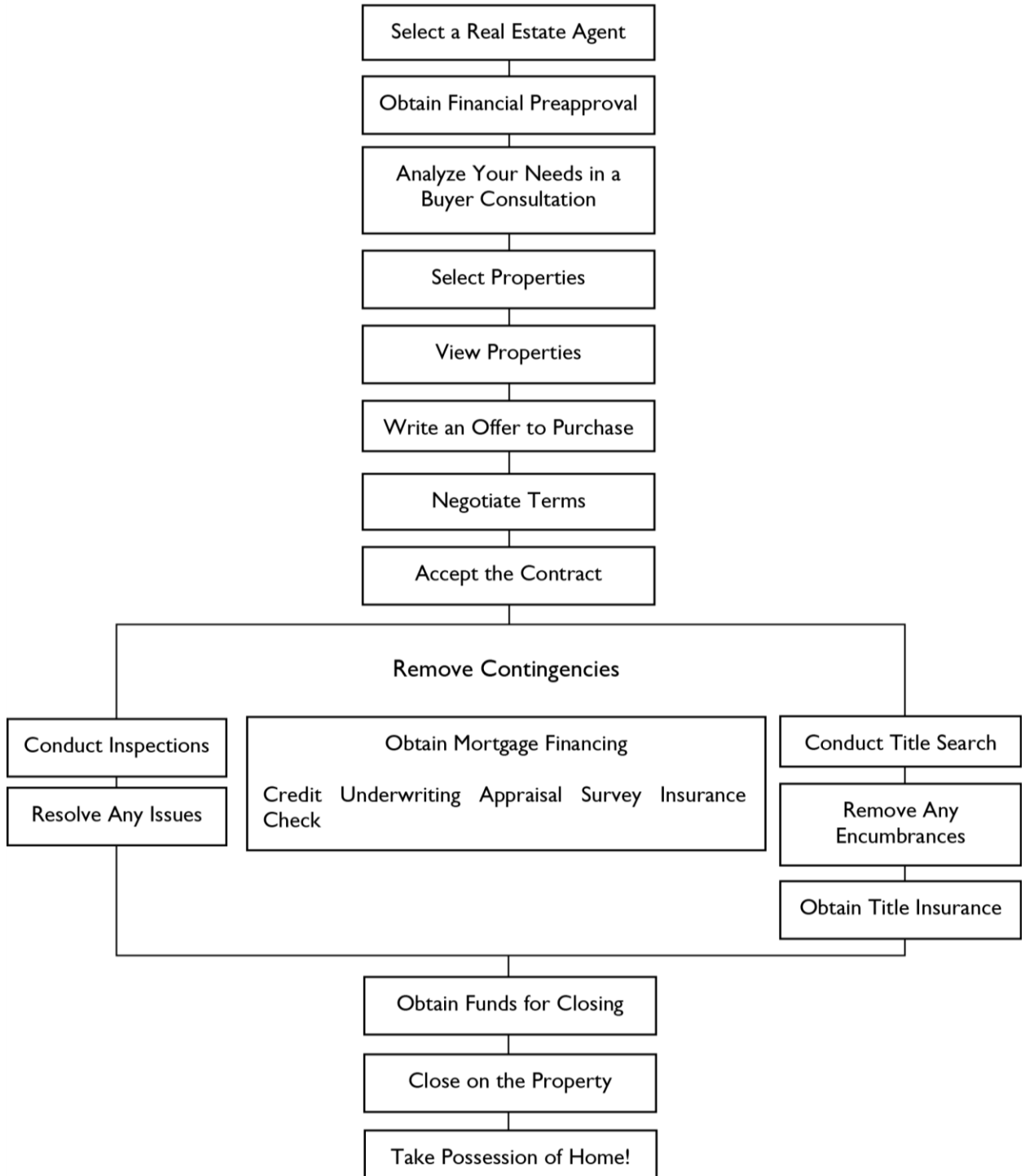
My focus is on your complete satisfaction. In fact, I work to get the job done so well, you will want to tell your friends and associates about it. Maybe that's why more than 50 percent of my business comes from repeat customers and referrals.

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

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Your Guide To Buying A Home:

The Home Buying Process



Your Guide To Buying A Home:

The Mortgage and Loan Process

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.

Your Guide To Buying A Home Home:

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

Your Guide To Buying A Home 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 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 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 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.

Your Guide To Buying A Home Home:

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.

Your Guide To Buying A Home:

What's Ahead

Let's look for a new home.

The following pages represent homes that I have selected for your review. The information I discussed about your wants, needs and desires were all taken into account when I chose these homes.

In some cases, my clients find their dream home on the first day. In other cases, it takes more time to find the right home. Rest assured, there is a home out there just right for you. We just have to find it.

To assist you in the home search journey, I have organized a list of homes showing us the following information for each:

- **Photos of the home**
- **The home address**
- **The current asking price**
- **The square footage and property taxes**
- **The number of bedrooms and baths**
- **The age and lot size**
- **Unique features and comments**

Once we narrow down the list of properties that are of interest, I will:

- **Provide you with more detailed information about the home**
- **Review the county tax records for tax liens, etc.**
- **Schedule a personal visit to the home**
- **Tour the home with you**
- **Determine how the asking price compares with other homes in the area**
- **Answer any and all questions you may have**

Your Guide To Buying A Home:

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 email.

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

Once my offer is accepted, what should I do?

Once all applicable inspections are completed, 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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