

your guide to buying a home



Integrity, Commitment, Results



prepared for:
YOU!

compliments of:

The Rager Group
Keller Williams Classic III Realty
1200 Oakley Seaver Drive
Clermont, FL 34711
TeamRager@TheRagerGroup.com



Your guide to buying a home

In our 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.

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

We love matching our clients with the home they have always imagined. It's incredibly fulfilling to know we are helping them open a new chapter of their lives. That's why we 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 us discover the home and neighborhood characteristics most important to you.

After you've had the chance to review this information, contact us. We'd love to prepare an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

We appreciate the opportunity to earn your business.

The Rager Group

Keller Williams Classic III Realty

1200 Oakley Seaver Drive Suite 109

P 321-400-8503 F 352-432-5901 E TeamRager@TheRagerGroup.com

Thank you for choosing The Rager Group to represent you in buying your new home.

In this booklet you will find:

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Meet Our Team



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ALICIA POWERS
OFFICE ADMINISTRATOR
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Our Team Production and Accomplishments

OBJECTIVE:

To work with clients that will appreciate our knowledge and expertise in the real estate market. Recognizing our worth, value and ability to be an asset to them.

QUALIFICATIONS:

November 2012- current- Sales- Keller Williams Classic III Realty

Closed \$9 million with my team in 2013

Closed over \$15 million in 2014 & 2015

March 2008- November 2012- Sales- Coldwell Banker Tony Hubbard Realty

Closing over \$6 million in 2012

Closing over \$6million in 2011

Closing over \$5 million in 2010

Closing over \$4 million in 2009

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.

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.

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-qualification or 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

9. Title company

the mortgage and loan process, closing 101

10. Closing

closing 101

11. Moving

moving checklist, above and beyond

the mortgage and loan process

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.

Funding your home purchase:

1. Financial pre-qualification or 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

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 us.

When you work with us, you get:

- **A knowledgeable and professional REALTOR®**
- **A committed ally to negotiate on your behalf**
- **The backing of a trusted company, Keller Williams Realty**

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

- **Previewing homes in advance on your behalf (if requested)**
- **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**

making an offer

Once you have found the property you want, we will write a purchase agreement. This agreement will include your escrow deposit, inspection period, & financing terms, etc.

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.

Appliances to Include

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

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.

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:

- Wire your closing cost/down payment prior to closing
- Photo IDs
- Social security numbers
- Two forms of ID

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 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.

You will be given a copy of all the signed/executed documents at closing.

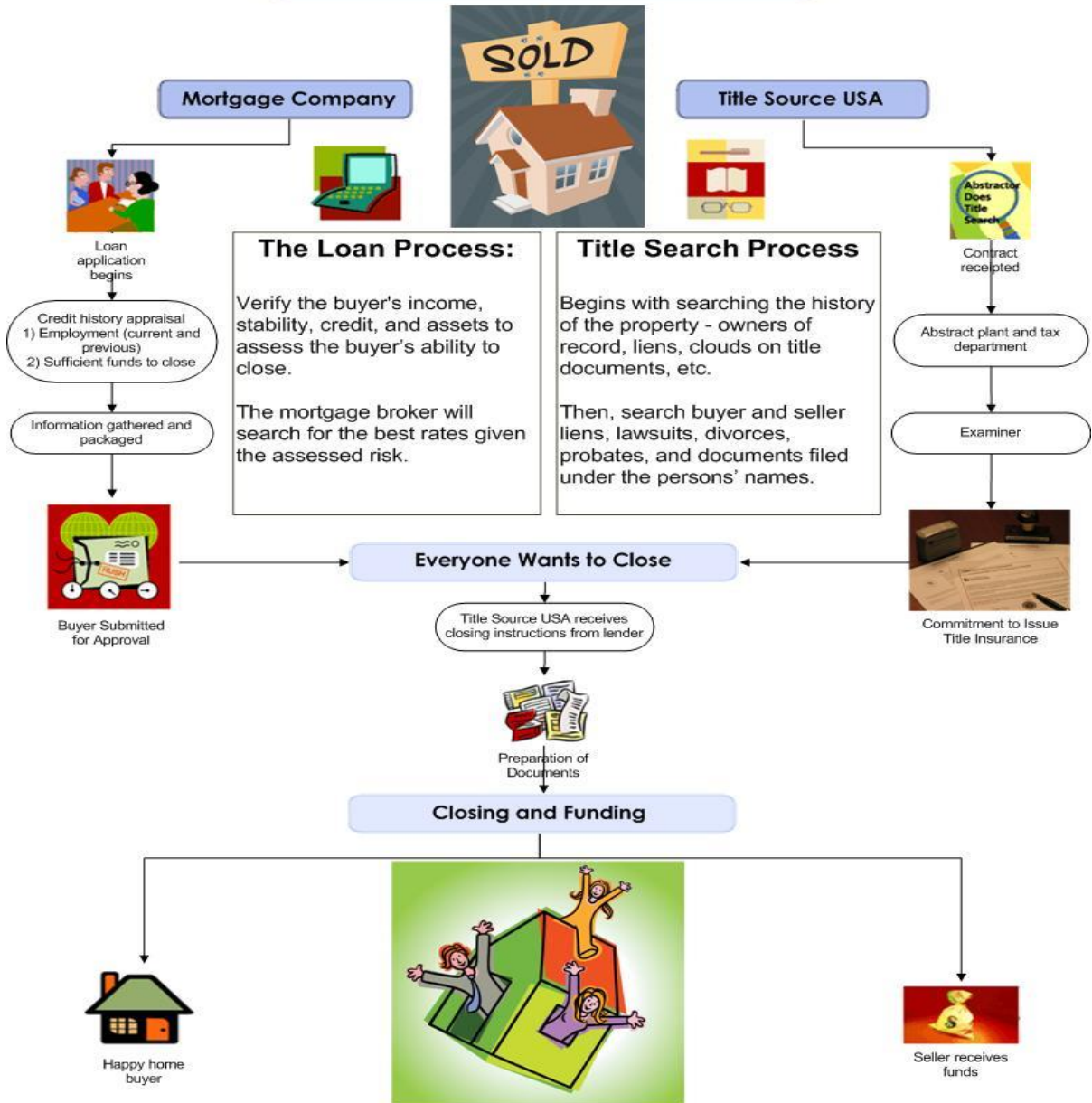
For your utilities to be turned on in your name some may require a copy of your signed closing statement.

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Steps of the Closing Process



Buying a Short Sale

A. What to expect: Short Sales can take some patience to get through to closing. The process is much simpler for the buyer than the seller. Buying a short sale is a fabulous investment as long as you have time and patience and know exactly what you are getting into.

**Time, Appraisal, Passing inspections, Approval of the seller's bank, and your lender.

B. Time frame of contract to close:

*Anywhere from 2 weeks to 6 months. Average 3 months.

*There are many variables that dictate the time expected to close. Including, but not limited to:

1. Number of lenders (First Mortgage or First and Second?)
2. Who are the lenders (each have different policies)
3. Is it a homestead property for the seller's?
4. How fast are all parties involved at getting documents in, responding, communicating? (Including the bank)
5. How good was the offer? Will it be countered by the bank?
6. What type of payment are the buyers offering? (Cash, Conventional loan, FHA, VA, etc...)

C. Submitting the “right” offer:

Some properties go so quickly that you never even have a chance to see them... while others are on the market for a year and never sell. The right offer begins with consider the motivation of the sell- ers, what their strategy is, and have a trusted professional you are working with to help you determine the actual market value.

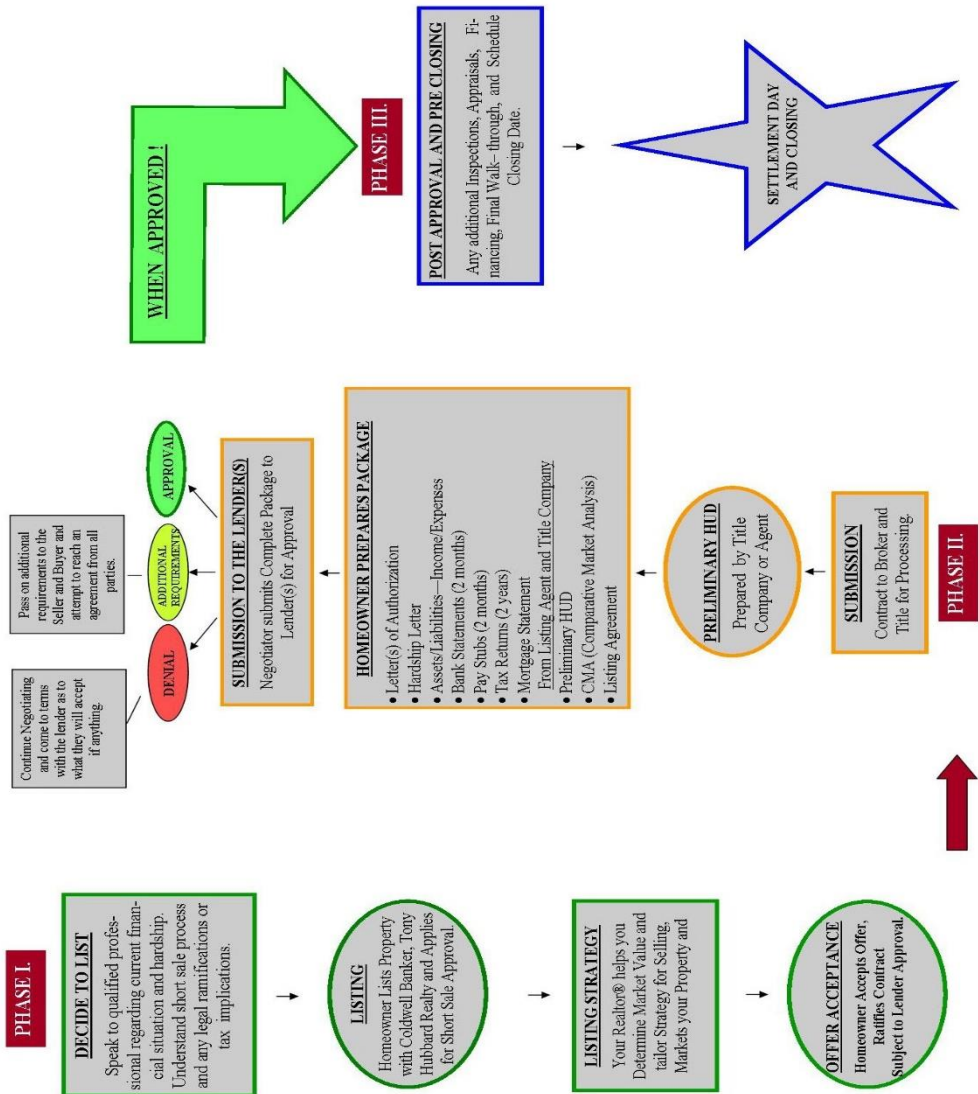
- If they are motivated the property will be “priced to sell” quickly, to a buyer that doesn’t mess around.
- They may entertain offers to a certain date and then collectively choose the best one to present to the bank.
- Or they may get a fair offer in and sign right away to get the negotiations started with the bank.

It is ultimately up to the bank to decide what terms they will offer acceptance of the short sale and for- giveness of the deficiency between sales price and the current amount owed on the mortgage and note. A fair offer at the current market value is your best bet to getting the home that you want.

D. Submitting a low offer:

By submitting a low offer, you are leaving a chance for another offer to come in and be more at- tractive than yours. You are rolling the dice. If you are just looking for the best deal and know your budget, then submitting whatever offer you are comfortable with is fine. Just be careful that you are not wasting your time and your agent’s. So the question is, How much do you like the house? How much do you think it is worth? The appraisal contingency and loan approvals hinge on the appraisals etc... coming back at or within a percentage of the asking price.

Short Sale Process



Reasons for a short sale:

Here are sample types of a hardship. Lenders will consider the following conditions, and they don't have to have happened personally to you. It could be a family member who supports you -- financially or emotionally or both -- or on whom you rely for support who has suffered a hardship such as:

- Unemployment
- Reduced income (furloughs, new job, partner's loss of job, pay cut)
- Illness or medical emergency
- Job transfer (voluntary or involuntary)
- Divorce, separation or marital difficulties
- Exotic mortgage terms (an adjustable-rate loan)
- Military service
- Death in the family
- Incarceration
- Increased expenses and excessive debt
- Unexpected repairs or home maintenance
- Adjustment in mortgage payment

Short Sale Vs. Foreclosure

How It Impacts Your Credit & Ability To Buy Again

Foreclosure	Short Sale
<ul style="list-style-type: none"> •Can Lower Credit Score by 200–300Points •Foreclosure Stays On Credit Report & Public Record for 7 years •24-72 Months Before You Can Buy Again <p><small>*Information is general and approximated. Based on various reporting agencies.</small></p>	<ul style="list-style-type: none"> •Credit Score Will be affected •May Only Lower Score by 40-135 Points •Post Short Sale lender may report as: <ol style="list-style-type: none"> 1.Paid As Agreed, 2.Paid Settled 3.Paid Unrated 4.Paid Less Than Owed •As Soon as 24 Months To Buy Again

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

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.

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!

what my clients say

Highly likely to recommend

10/20/2014 - [justin bassell](#)

Listed, but didn't sell my Multi Family home in 2014 in Lawsona-Fern Creek, Orlando, FL

April delivered when I needed her to! I've had the opportunity to work with April on several occasions. She runs her operation like a truly successful business owner with a FOCUS on the client experience. I've always felt that my priorities were priorities of April and her team. When she says she is going to get something done... she get's it DONE and does a GREAT job. If you're looking for someone to deliver, I would personally recommend April!

08/19/2014 - [letchers8](#)

Sold a home in 2014.

April is an amazing representative. She can think outside of the box and our best interest was always in her mind

I rely on honesty and she was always very transparent with us

what my clients say

Highly likely to recommend

03/09/2015 - [cliffolegift](#)

Sold a Single Family home in 2015 for approximately \$175K in Frostproof, FL

April and her team went out of their way many times and took on responsibilities that realtors usually wouldn't do to help sell my house. I was and am still living out of state from my former property. This brought up issues that April and her team took on with zeal

02/22/2015 - [Cole33](#)

Sold a Single Family home in 2015 for approximately \$200K in Clermont, FL

April handled our sale perfectly. She was totally supportive for our thoughts and concerns each step of the way. She believed in us and our home for sale. She seemed available at all hours and worked very effectively in negotiating the sale of our home so the final price was close to our asking price. Thanks for everything April! You're awesome!!

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Become a Client & Let Us Show You Our Appreciation!



As the client of a Keller Williams Classic Realty Associate, you have the opportunity to participate in our unique **Client Appreciation Program!**

You will have access to rent a Moving Truck, household tools, party concessions, and much more for **FREE!**

Contact a Keller Williams Classic Realty Associate for more information today!



How Does It Work? Let Us Show You!

It's as Easy as *One, Two, Three...*

1. Complete One (1) Transaction with a Keller Williams Classic Realty Associate (may vary depending on Associate).
2. Upon the Completion of your Transaction, your Associate will enroll you into the Client Appreciation Program.
3. You will be given a Coupon Code, which can then be used to rent household tools, party concessions, and the moving truck for **FREE!**



USE YOUR UNIQUE COUPON CODE
BY DIALING OR VISITING:

MOVING TRUCK
RESERVATION HOTLINE



800-9KWCLIENT

COMPLIMENTARY PARTY &
TOOL RENTALS AT



www.kwclassicrentals.com

kw
KELLERWILLIAMS.
CLASSIC REALTY GROUP
CLIENT APPRECIATION PROGRAM

Client Resource List

	Name / Business	Phone
Appliance Repair	Bill's AC & Heating Sears	352-394-3617 352-404-6915
Carpenters	Craig Rager Jeff Ablment	352-267-5532 407-235-8427
Carpet Cleaners	Jenbri Carpet Cleaners Sani Clean	352-425-4868 352-561-2177
Electricians	Kolos Services	352-243-7088
Exterminator	Massey	352-394-0576
Garage Door Repair	Branch Garage Doors Orlando Garage Door	407-295-6538 321-236-4954
House Cleaner	Limitless Cleaners Pinky's Cleaning	352-989-4234 352-223-8120
Insurance	Taylor Young Sihle Insurance Group	321-234-1690 – O 321-397-1337 – C 407-389-8435

Client Resource List Continued...

Kitchen & Bathroom Remodel Center	Eytan Tayer	352-243-5595 – O 407-436-4387 - C
Landscapers	Jon Treat	407-287-2764 407-287-2202
	Tony & Laura Rivera	407-394-6322 407-394-6313
	Diamond Quality Lawn Services	407-617-5490
Movers	Sam's Express – Jorge Cortes	1-888-MOVERS 407-883-3345 – C
	Christian Family Movers	352-794-3891 – O 352-212-3031 – C
	A&D Coast to Coast	352-536-9578 - O
Painters	Chuck Elea	352-250-8626
Plumbers	John Taylor	352-267-6448

Client Resource List Continued...

Pool Cleaners	Clermont Pool and Spa	352-394-3444
	The Perfect Fix- Paragon LLC	352-394-7549 – O 863-227-4428 – C 352-536-5843
	Splash Pool Services	
Roofers	Clermont Roof	352-241-7663
	Nolan Roof	352-404-4534
	Clarks Roof	352-243-5313
Security Company	ADT	888-528-2930
	Bright House	352-245-2408
Window Cleaners	Testerman Home Services LLC	352-242-6545
Emergency Services	24 Hour Emergency Services	866-867-1939
	Dririte Emergency Services-	386-457-9294

Preferred Lenders

The Purcell Team:

For Prequalification, The Purcell Team is available: Mon-Thurs 8:30 am – 7 pm; Fri 8:30 am - 5 pm; Sat 9 am – 5 pm; Sun 10 am – 5 pm

Contact: Gwen Doherty

407-367-2963

gwen@cmpfl.com

Success Mortgage Partners:

Kristin Jamieson

NMLS #1097663

Mortgage Loan Consultant-Central Florida Success Mortgage Partners

NMLS #130562

16903 Lakeside Dr. Unit #6

Montverde, FL 34756

Phone: 352.242.1535

Fax: 734.927.1868

Email: Kristin@kristinjamiesonfl.com

FBC Home Loans:

Scott A. Stinson

Mortgage Consultant

FBC Mortgage, LLC.

NMLS: 319684

Office: (407) 377-0305

Cell: (321) 356-1281

Fax: (305) 777-8962

Email: Loans@ScottAlanStinson.com

Apply Online: www.ScottAlanStinson.com

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