



# YOUR GUIDE TO BUYING A HOME

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*Each office is independently owned and operated.*

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## It's All About You

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My real estate business is 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 will work to get the job done so well, you will want to tell your friends and associates about your experience.

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

## Your Home Search

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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. It's about your life, how you feel when you're at home... and that'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 Home Wish List

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### **General:**

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

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

When people come to your home, what do you want your home to say about you?

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

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

### **Structure/Exterior:**

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

Approximately what size house are you looking for (square footage)

How many stories?

What size lot would you like?

What architectural styles do you prefer?

What type of exterior siding will you consider?

Do you want a porch or deck?

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

What other exterior features are important to you?

Yard features- grass, fenced, garden space?

## Your Home Wish List

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### **House - Interior:**

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

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? Do you want a fireplace? Gas or wood burning?

Is the view important to you?

### **Bedrooms:**

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the master bedroom? King size bed? Sitting area?

### **Bathrooms:**

How many bathrooms do you need?

What are your needs for each of the bathrooms?

### **Kitchen:**

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

What finishes do you want (e.g., countertops, flooring, appliances, etc.)?

What are your likes and dislikes for the kitchen?

### **Dining Room:**

What size dining room table do you have? Do you prefer a great room, or traditional dining room?

## The Home-Buying Process



## The Mortgage and Loan Process

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### 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.

## Making an Offer

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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.



## Closing 101

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### **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 buyer's 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.

## Frequently Asked Questions

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### **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, 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.

## Why Keller Williams Realty

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### **Technology**

Leading-edge tech tools and training give me the edge in effectively finding the perfect home for you!

### **Teamwork**

Keller Williams Realty was designed to reward agents for working together. Based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests, I'm confident that every Keller Williams professional shares the common goal of serving you, my client, in the best way possible.

### **Knowledge**

Keller Williams Realty helps me stay ahead of trends in the real estate industry through its comprehensive, industry-leading training curriculum and research resources. It's what prepares me to provide you with unparalleled service.

### **Reliability**

Founded on the principles of trust and honesty, Keller Williams Realty emphasizes the importance of having the integrity to do the right thing, always putting your needs first. It reinforces my belief that my success is ultimately determined by the legacy I leave with each client I serve.

### **Track Record**

I'm proud to work for the second largest real estate company in the United States. It's proof that when you offer a superior level of service, the word spreads fast.