



HOME BUYER'S *guide*



A STEP BY STEP PROCESS TO FINDING
THE HOUSE YOU WILL CALL HOME

Hello!

I'm Lisa

I am committed to providing exceptional service and delivering outstanding results for my clients. With years of experience in the industry, I believe in professionalism, integrity, and a strong work ethic.

Whether you are a first-time homebuyer or a seasoned investor, we have the expertise and resources to help you achieve your real estate goals.

I strive to bring a high level of service and understand my client's needs. I make decisions and act in the best interest of my clients even when faced with adversity.

Let us put our expertise and resources to work for you and help you achieve your real estate goals.



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REALTOR

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FINANCES

Buying a home is one of the biggest financial decisions most people will make in their lives. It's a significant investment, and it's essential to have a solid understanding of your financial situation before beginning your search.

Whether you're a first-time homebuyer or a seasoned investor, there are several key factors to consider when it comes to finances in real estate.



Credit score



Other expenses



*Documents
you will need*



Down payment

P R E *Approval*



To get pre-approved for a mortgage, you'll need to provide your lender with financial information such as your income, employment history, credit score, and debt-to-income ratio. Your lender will use this information to determine how much you can afford to borrow and the interest rate for which you qualify.

It's important to note that getting pre-approved does not guarantee that you will be approved for a mortgage loan. Your lender will still need to verify the information you provide and go through the full underwriting process before issuing a final loan approval.

- ✓ TAX RETURNS
- ✓ W-2 FORMS
- ✓ PAY STUBS
- ✓ BANK STATEMENTS
- ✓ LIST OF MONTHLY DEBT

HOUSE HUNTING

Tips

MAKE SURE TO SET A BUDGET PRIOR TO SEARCHING

Setting a budget prior to searching is crucial for a successful real estate experience. Let us help you find the perfect property within your budget!

PICTURES CAN BE DECEIVING

As they say, "a picture is worth a thousand words." That's why it's important to work with a knowledgeable and experienced agency who can help you see past the images and truly evaluate a property.

BE REALISTIC WITH YOUR EXPECTATIONS

Setting realistic expectations is key to a successful real estate experience. Let us help you navigate the market and find the perfect property that meets both your needs and budget.



WHAT NOT TO DO

DURING THE HOME BUYING

process

The home buying process can be both exciting and overwhelming, and it's important to approach it with caution and care to ensure that you make the right decisions for your financial situation and lifestyle.

Navigating the home buying process can be challenging, but with the right guidance and approach, you can find the perfect property that meets your needs and budget. As a real estate agent, I can provide expert advice and support to help you make informed decisions and avoid common pitfalls along the way. Let me use my expertise to help you find your dream home and make the home buying process as seamless and stress-free as possible.

Here are a few things to avoid during the home buying process:



Don't make any major financial decisions - Avoid making any big purchases or taking out new lines of credit during the home buying process, as this can impact your credit score and debt-to-income ratio.



Don't skip the inspection - Skipping the inspection can be a costly mistake, as it may result in unexpected repairs or issues with the property.



Don't overlook the neighborhood - Make sure to research the neighborhood thoroughly before making an offer on a property. Consider factors and that are important to you and proximity to amenities and transportation.



Don't rush the process - Take your time and don't feel pressured to make a decision quickly. Make sure to thoroughly evaluate each property and consider all of your options before making an offer.



MAKING AN *Offer*

01

KNOW YOUR
BUDGET

04

MAKE A STRONG
BUT FAIR OFFER

03

BE READY TO
MOVE FAST

02

LEAN ON A REAL ESTATE
PROFESSIONAL

05

BE A FLEXIBLE
NEGOTIATOR



"Make an offer, make it count - Your dream home is waiting to be found!"



NEGOTIATION

Negotiation is an essential skill in the real estate industry, and it plays a crucial role in every aspect of the home buying and selling process.

Whether you're a buyer, seller, or real estate agent, knowing how to negotiate effectively can make a significant difference in the outcome of the transaction.

At its core, negotiation is the art of coming to a mutually beneficial agreement with the other party.

It involves a give-and-take approach, where both parties make concessions to achieve a common goal. In real estate, negotiation can take place at various stages, from the initial offer to the final closing.

By understanding the market, knowing your limits, being prepared, communicating effectively, being willing to compromise, and working with a skilled real estate agent, you can successfully navigate any negotiation and achieve a favorable outcome.



INSPECTION *Period*



INSPECTION TIME PERIOD

The inspection time period is an essential part of the real estate transaction process, and it can make all the difference in your experience as a buyer. This period allows you to thoroughly evaluate the property and identify any issues or concerns before finalizing the sale. It is your opportunity to ensure that the property is in the condition you expected and to negotiate any necessary repairs or adjustments.

TYPES OF POTENTIAL INSPECTIONS



General Home Inspection - This is the most common type of inspection and covers the major components of the property, such as the roof, foundation, plumbing, electrical systems, and HVAC system.



Sewer Inspection - This inspection checks for any issues with the sewer line, such as clogs or damage, which can be costly to repair.



Termite Inspection - This inspection checks for any signs of termite damage or infestation, which can be costly to repair if left untreated.





Closing

The closing is the time when you sign the documents, and transfer funds to take ownership of the home. There are several important tasks that should be considered.

01

RESEARCH SECURITY SYSTEMS

Security systems are an essential aspect of home safety and security, providing peace of mind and protection against theft and other intrusions.

02

SWITCH THE UTILITIES OVER

Utilities like electricity, water, and gas, as well as other essential services such as internet, cable or satellite TV, and phone service.

03

TRANSFER ALL YOUR HOME SERVICES

Moving into a new home can be an exciting but also a daunting experience. One of the most important tasks to tackle is transferring all of your home services to your new address.

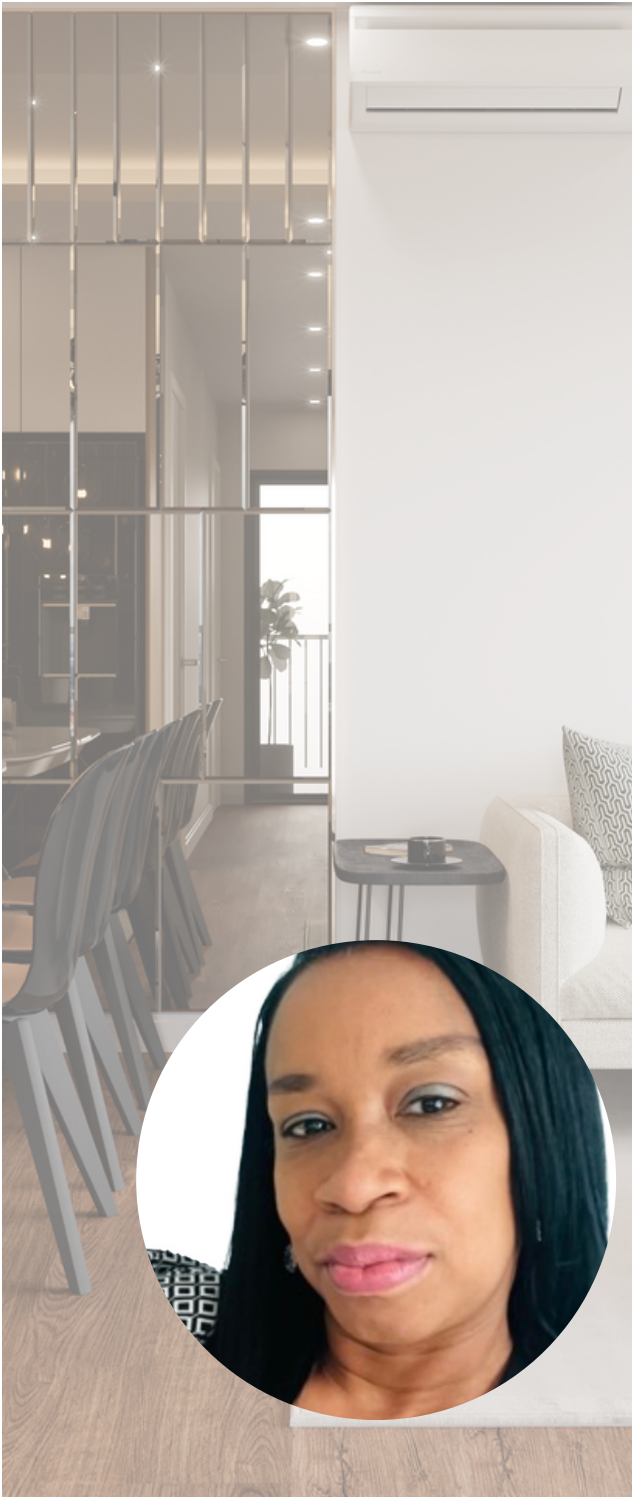
04

BOOK THE MOVERS

Regardless of whether you are moving to a new home or office, the process can be overwhelming and confusing. Hiring professional movers can take a considerable burden off your shoulders and make your move less challenging.

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