

# BUYER'S GUIDE





# About Me

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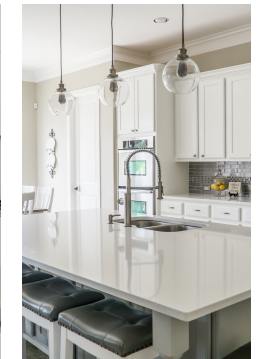
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# ALICE HEARD

Experienced Real Estate Agent

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## Experienced Real Estate Agent



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## Experienced Real Estate Agent



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## Alexis Lauren

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# Our Team Members



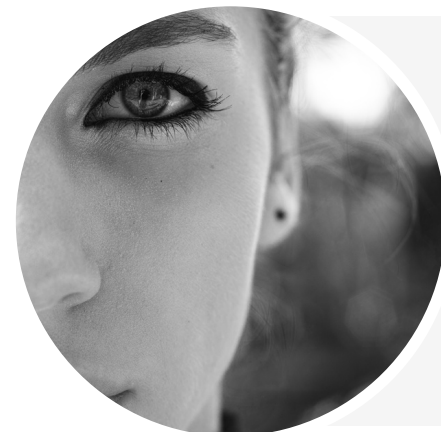
*Kate Morris*  
*Experienced Real Estate Agent*

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*Jaden Green*  
*Experienced Real Estate Agent*

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*Isabella Sanchez*  
*Experienced Real Estate Agent*

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# Make a Fair Offer

- **Work with your real estate agent** *to evaluate comparable listings in the area to determine the right amount to offer.*
- **Know how to time your offer.** *The housing market is extremely competitive in most areas right now, so for many buyers, getting into contract quickly is key.*
- **Offer cash if you can.** *Not having a mortgage will make the sale much more efficient.*
- **Wait for a response from the seller.** *It's the worst part, but obviously necessary.*
- **If the offer is accepted,** *you're ready to move on to the other steps in the homebuying process.*
- **If the seller declines or counteroffers** *and you still want to buy the home, come up with a more attractive offer and resubmit.*
- **Avoid common deal-breakers.** *If you want the best shot at scoring your dream home, it's wise to know what pitfalls to avoid.*

# The Closing Process

## What You Should Bring

### A GOVERNMENT-ISSUED PHOTO ID

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### THE KEYS TO THE PROPERTY

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### ADDITIONAL DOCUMENTS

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# Success Stories



## Story number one

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## Story number two

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## Story number three

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# Home Search

## Useful Checklist



### Practical Aspects:

#### LOCATION

Always remember, it's better to be the worst house on the best street rather than the best house on the worst street.

#### LOCAL SCHOOLS

Location is everything. Make your list of priorities, for example, good schools, commuting, countryside views, great pubs, good sized garden size.

#### MEET THE NEIGHBORS

You will get lots of honest information from the neighbors so definitely knock on their door and get the down low on the house you are looking at. You will also get a chance to see who you will be living next to.

#### THINK TO THE FUTURE

It may just be you or just you two now, but take it from us, things move on fast! Where will you be in 5 years time? And, what will you need space for?

#### TRANSPORT LINKS

If you commute by train or bus, then it goes without saying that you'll want to make sure that the local transport links are good.



# First Time Buying a Home

## Useful Tips & Tricks

### **BOOSTING YOUR CREDIT SCORE**

*It is important to always check your credit score before applying for a mortgage. Simple credit mistakes can cause rejection to your mortgage application! There are a number of things you can do to help boost your credit score up to a good place so that you could secure yourself a mortgage.*



### **SECURING A MORTGAGE**

*First of all, take a look at our mortgage calculator to estimate your repayment plan. Once you understand how much you will need to borrow, think about ways to raise the money. Read our tips for securing a mortgage here.*

### **FIRST-TIME BUYER FINANCES**

*Buying a home can be a daunting process therefore when it's your first time buying a home it is important to know how to budget and what help you can receive.*

*Firstly, think about what you can actually afford, then if you realize you don't have enough it's time to start looking for extra funding. The Help to Buy ISA pays first-time buyers a government bonus which can boost your savings.*

### **RESEARCH THE AREA**

*Before you decide on a property, research the area or areas you are currently considering. Questions to ask yourself are: what are the amenities like?*

*Can you travel everywhere you need to be? Are there good surrounding schools? You may even want to look into the crime levels in the area. All this information can be found online, and it is worth looking into.*

### **GET THE MOST OUT OF PROPERTY VIEWINGS**

*It is important to ask any questions you have while viewing a property you are considering buying, whether you're speaking directly to the vendor or one of our agents - don't be afraid to ask.*

*Also, consider viewing the property you're most interested in at different times of the day, this will allow you to get an idea of what the neighborhood is like.*



# Financial Checklist

## CLOSING COSTS

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## DOWN PAYMENT

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## EARN MONEY

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## INSURANCE

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## USEFUL TIPS

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# PRE-QUALIFIED VS. PRE-APPROVED

## WHAT YOU SHOULD KNOW



### PRE-QUALIFIED

- *Most buyers will need a mortgage to finance their home purchase, so we advise that you prepare before you look.*
- *Your lender will generate a mortgage pre-qualification based on your debt-to-income, your credit score, and your overall financial position. You should also consider your budget and comfort level with the payment amount.*
- *A pre-qualification letter will state the estimated loan amount your lender has calculated based on your income and credit profile without any documentation.*

### PRE-APPROVED

- **Monthly debt payments:** *Lenders examine your payment obligations to calculate your debt-to-income ratio.*
- **Real estate debt:** *If your current property is mortgaged, have your most recent statement.*
- **Down payment gift letters:** *Lenders will want to talk about your down payment.*
- **Bank statements:** *Copy 60 days' worth of statements for every account whose assets you're using to qualify for the mortgage.*
- **Retirement and brokerage accounts:** *Two months of statements from IRAs, investment accounts.*

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# Common Buyer Mistakes

- **Avoiding the math**

Probably the most important step to take when first considering buying a new home is to work out exactly what you have to spend on purchasing a property.

- **Searching outside your range**

While it may be fun to dream, searching for property that is out of your financial range is not going to help if you are serious about buying a new home.

- **Market conditions**

Markets are fluid and their ever-changing nature means that it is always prudent to be aware of their current state.

- **Don't take an area at face value**

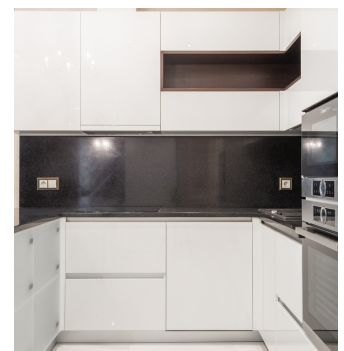
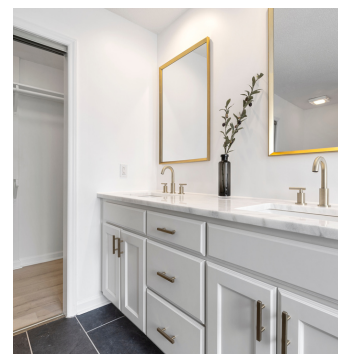
This is a problem that often surfaces only when it's too late. Failing to research an area properly can result in your dream turning into a nightmare.

- **Don't make assumptions**

It may be human nature to think that a property which hasn't been snapped up within a couple of months of being on the market is inherently flawed.

- **Not Working With A Real Estate Agent**

The fact is that real estate agents are experts. Although you may save some money by handling the process yourself, having a real estate expert in your corner can help to ease anxiety and make the home buying process go more smoothly overall.



# Step By Step Guide

## Buying A New Home

- **Get your finances in place**

While you may be champing at the bit to begin house-hunting, it's worth giving some thought to your finances first to find out how much you might be able to stretch to. You can do this by speaking to a bank or building society, although you might be better off seeking help from an independent mortgage broker.

- **Work out what you can afford and where**

Step two in your buying a house checklist. Once you've got an idea of how much you can borrow, you can start thinking about the area you would like to live in and the kind of property you can afford. When deciding where to live, think about things such as transport links.

- **Go house-hunting**

This is the fun bit. Having got to this stage in proceedings, now is the time to start viewing properties. While some buyers fall in love with the first place they see, most have to visit a lot more properties to find their dream home. It's also worth putting time and effort into getting to know the local estate agents.

- **Do some research before putting in an offer**

Once you've found a property you like, see if you can go back for a second – or third – viewing, ideally taking a friend or family member along who can give an unbiased opinion. Do a little detective work at the property. See if the property is near a noisy road, and how long it takes to walk to the local shops or bus station.

- **Get your offer accepted**

When you're happy you've found the property you want to buy, you can put in an offer. Whether you put in a low offer will depend on a number of things, such as whether you feel the property is overpriced, if you don't think there's much competition, or how far your budget will stretch.

# Buyer Questionnaire

## What We Need From You

BUYER NAME:

ADDRESS:

PHONE:

EMAIL:

CO-BUYER NAME:

PHONE:

EMAIL:

ARE YOU PRE-APPROVED?

YES

NO

WHAT IS YOUR PRICE RANGE?

ARE YOU SELLING YOUR CURRENT HOME?

YES

NO

BATHROOMS:

BEDROOMS:

MOVING DATE:

AREA:

KEY ASPECTS IN A HOME:

DEAL BREAKERS:

EXPECTATIONS FROM YOUR REALTOR:

ADDITIONAL NOTES:

WWW.YOURWEBSITE.COM

# House Hunting Tips

## USEFUL INFORMATION



### INVESTIGATE THE AREA

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### ASK AROUND

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### KEEP AN OPEN MIND

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### TAKE PICTURES AND NOTES

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### FIND OUT HOW MUCH OTHER HOUSES HAVE SOLD FOR

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### CHECK OUT THE NEIGHBORHOOD BEFORE MAKING AN OFFER

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### BE READY TO MAKE AN OFFER

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# Final Walk Through

## USEFUL INFORMATION



### A Checklist Of What To Look For

- **Inspection Repairs**

*You probably included an inspection contingency or a few requests for repairs when you submitted an offer for your home.*

- **Belongings Moved In Or Out**

*Walking through an empty home makes it much easier to spot new defects that may have occurred when the seller was moving out, as well as repairs that weren't completed.*

- **Appliances**

*Ensuring that all of your appliances work before closing can save you money on repair bills after closing. Write down what needs to be replaced or repaired. This will make it easier to fix up your home later.*

- **Mold**

*Mold can become a large and expensive problem even between the time the homeowner moves out and when you move in. It can spring up in as little as a few days, so carefully inspect moist areas like the bathroom and kitchen.*





# Final Walk Through

## USEFUL INFORMATION PART 2



### A Checklist Of What To Look For

- **Inspection Repairs**

You probably included an inspection contingency or a few requests for repairs when you submitted an offer for your home.

- **Belongings Moved In Or Out**

Walking through an empty home makes it much easier to spot new defects that may have occurred when the seller was moving out, as well as repairs that weren't completed.

- **Electricity And Outlets**

Most electrical systems work on a current, which means that if even a single outlet in the home isn't working, you might quickly have problems with other outlets.

- **Backyard And Outdoors**

Inspect the outside of the property as closely as you inspect the home's interior. Take a walk around the lawn or backyard and make sure the landscaping looks great.

- **Pests**

Pests can move in after the seller moves out even if a home is totally clean during an inspection.



# Tools & Resources

Sneak Peek Into Our Favourite Resources

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# THANK YOU!

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Let's  
connect!

