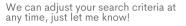


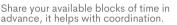
# BUYER'S GUIDE

#### You may want to speak with multiple lenders'before selecting one.

Although you can use any lender, having a reliable and attentive lender can be make-or-break difference between a smooth process and an unnecessarily stressful one. I'll send you our recommended lenders as , we've worked many deals together and used personally, and simply put, trust them to get the job done!

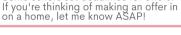
I'm always happy to answer your questions, however this is an ideal time to ask any questions. You may want to come to the orientation with your questions written down so you don't forget any.





For showings, we recommend wearing footwear that's easy to slip on & off.

Some sellers set deadlines for offers.



The acceptance it starts the clock on a few different tasks which need to take place in a relatively short period:

- Deposit Earnest Money (3 days)
- Home Inspection Period (5 days) Attorney Review Period (5 days)
- Compléte Mortgage requirements

The there are a number of tasks that have associated costs. The typical costs are provided below for illustrative purposes, however it's critical for you to contact the relevant service provider to confirm the cost of their services:

- Earnest Money (as per the contract) Home Inspection (\$400-600) Radon Test \*optional (\$200-250) Attorney Representation (\$400-800)

- Usually settled at close Home Appraisal (\$400-600)

We always recommend changing the locks on your new home after closing. You can have that hardware picked out and ready to go ahead of close!



Referrals are a HUGE part of our business, so when you're sharing your home buying experience with your friends, family and co-workers, please give them our contact information; we'd love to help with their real estate needs as well.







# 1. PRE-APPROVAL

The first step in the home buying process is understanding what you can comfortably afford. This means find a lender you're comfortable with, and working with them to obtain a preapproval.

When we're searching for a home, it's important to understand the monthly payment you are comfortable making is often more important than the purchase price you're pre-approved for. This is because but the monthly costs can vary greatly house to house even if the home prices are the same; due to variation in taxes, special assessments, or HOA fees.

# 2. BUYER ORIENTATION

Once we know your budget, we'll sit down and discuss what you're looking for in a home, size, features, area, etc... That way I can have a thorough understanding of your ideal home.

# 3. HOME SEARCH

I'll set up an automatic search that will email you homes that match your search criteria. You review these and let me know which homes you'd be interested in seeing.

We'll coordinate on a schedule to see the homes in blocks of time, and aiming to consolidate about 3-5 showings per outing. We aim for this because seeing one home at a time isn't very efficient, and seeing more than 5 can be overwhelming.

# 4. MAKING AN OFFER

There are a number of different factors that can go into making an offer, and we'll discuss the details of your offer before we send it. The main considerations are: Purchase Price, Earnest Money, and Closing Date. Your offer must be signed before submission. After an offer is accepted, it is a legal document which outlines the requirements of the respective parties.

# 5. WHEN YOUR OFFER IS ACCEPTED

Once your offer is accepted it is now a legal contract, sometime referred to as 'being under contract'. The acceptance it starts the clock on a few different tasks which need to take place right away:

- Select your Attorney for the transaction and begin 'Attorney Review Period'. There are only 5 business days from the acceptance of the offer for this review.
- Select your Home Inspector and schedule your inspection (and radon test) ASAP. Your attorney will need the inspection report to conclude attorney review. The inspection period is only 5 business days from the acceptance of the offer.
- Make your Earnest Money deposit within 3 business days from the offer acceptance.
- Contact your Lender to inform them of the accepted offer and complete any requirements they have for your mortgage.
- After your Inspection & Attorney review your lender will order an appraisal on the home.

#### 6. PRE-CLOSE

Only a few things left to do!

- Contact utilities providers and set up your accounts to begin service for the day of close. I'll provide the relevant contact details when its time.
- · We'll schedule a final walkthrough to verify the home is being provided in the same condition as it was at the time of offer, or that any agreed work has indeed been completed.

# 7. CLOSING DAY!

At this point all the hard work has been done. Your attorney and I will join you at the closing table. You'll sign the documents to make the purchase final, and afterwards you'll receive the keys to your new home!



