HOME BUYERS GUIDE

MEET THE TEAM

PREFERRED LENDERS
PROVEN RESULTS

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Handles all your transaction documentations and compliance making sure all reports and disclosures are reviewed, acknowledged and signed by all parties.

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Your Realtor

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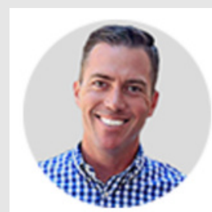
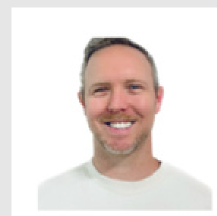


Sean Herrera
Cross Country Mortgage



David Bracket, Jr.
HLF Network

TEAM LEADER

My mission is simple: to protect you FULLY on the most important purchase of your life! The home-buying process is multi-step. For first-time homebuyers, it’s critical that you have resources you can rely upon.

That’s where I come in! I help you navigate the process by empowering you with all the information and understanding of each phase of your purchase. The process can move very quickly once your offer is accepted, and the team will walk you through it every step of the way.

I am here to help you with your real estate needs, and I look forward to being on this journey together!

THE HOME BUYING PROCESS

- Select a Real Estate Agent
- Obtain Financial Preapproval
- Analyze Your Needs In A Buyer Consultation
- Select Properties
- View Properties
- Write An Offer To Purchase
- Negotiate Terms
- Accept The Contract

REMOVE CONTINGENCIES

- Conduct Inspections
- Resolve Any Issues

OBTAIN MORTGAGE FINANCING

CREDIT CHECK
UNDERWRITING
APPRAISAL

SURVEY
INSURANCE

- Conduct Title Search
- Remove Any Encumbrances
- Obtain Title Insurance

- Obtain Funds for Closing
- Close on the Property
- Take Possession of Home!

BREAKING DOWN THE PROCESS

1.GET PRE-APPROVED

By getting pre-approved prior to beginning your home search, this will allow you to determine what you can comfortably afford and allow us to move quickly once we find the right home.

- Shows that you are a serious buyer
- Saves you time
- Gives you leverage in a multiple-offer situations

2.NEEDS ANALYSIS

- Describe your perfect home
- What are your “must haves?”
- When do you need to be in your home by?

3.SELECT & VIEW PROPERTIES

- All brokers have access to the same information
- If you see a home on a website, at an open house, at a new construction development, etc... CONTACT US!
- Our average buyer looks at 5 properties before finding the right HOME
- Communication is key to finding the right home quickly!

4.WRITING AN OFFER

- Be prepared to move quickly once we have found the right home
- Understanding a Seller’s Market vs. Buyer’s Market
- Earnest Money Deposit
- Proof of funds for your down payment and closing costs
- Pre-approval letter

5. NEGOTIATE

After we present your offer to the listing agent, it will either be accepted, rejected, or the seller will make a counter-offer. This is when we will use our knowledge of the market & expert negotiating skills to negotiate the terms of the contract on your behalf.

CONTRACT TO CLOSE

6. CONDUCT APPLICABLE INSPECTIONS

Once seller has accepted your offer to purchase their property, it is time to bring in a professional home inspector to ensure the property meets the required standards. Any serious issues that arise will be brought to the attention of the seller and we will help you negotiate who will be responsible for fixing the noted repairs.

7. REMOVE CONTINGENCIES

- Financing Contingency - If financing the purchase, the contract will state that it is contingent on the home appraising for the contract price and financing.
- Inspection Contingency - Purchase is contingent on the property being professionally inspected and repairs done by the seller.
- Home Sale Contingency - Selling your current home.

8. MORTGAGE LENDER

- Credit Check
- Underwriting
- Survey
- Appraisal
- Insurance

9. CONDUCT TITLE SEARCH

- Remove any encumbrances
- Obtain title insurance

10. OBTAIN FUNDS FOR CLOSING

11. FINAL WALK THROUGH

12. CLOSE ON THE PROPERTY

TAKE POSSESSION OF YOUR NEW HOME!

THANK YOU

For the opportunity to guide you through your home buying process. While the process can seem daunting, rest assured, we are here to guide, educate, network, advocate and negotiate on your behalf.

It's what we do and we do it well!

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