



HELLO friend.

Purchasing a home is one of the most exciting and important decisions you'll ever make. I'm here to guide you through the process.

Whether this is your first or fifteenth home, my goal is to provide you with information and tools to make confident and informed decisions.

This guide is designed to walk you through the home-buying journey, from understanding your financing options to making an offer and closing the deal. Together, we'll walk through the process and help you find a place that truly feels like home.

In This Guide We Will Cover:

- Home Buying Basics:
 Understand key steps in the home-buying process and what you can expect at each stage.
- Financing Your Home:
 Explore mortgage options,
 pre-approval steps, and how
 to work with a lender to get
 the best terms.
- 2 House Hunting Tips:
 Learn how to define your
 priorities, navigate listings,
 and find a home that fits
 your lifestyle and budget.
- 4 Making an Offer and Negotiating: Gain insight into making competitive offers, negotiating terms, and managing contingencies.
- Closing the Deal:
 We'll demystify the closing process.



As Your Buyer's Agent,

here are some of the most important tasks I'll handle for you.

Connect you with a qualified Scout and recommend suitable properties.

Coordinate home showings. Negotiate the BEST DEAL.

Arrange property inspection, Provide complete transaction management Keep you informed every step of the way.

Some of my other tasks...

- My representing you, as a buyer, demonstrates to sellers you are serious.
- Provide overview of the local housing market.
- ✓ Be a "go to" local area expert.
- ✓ Recommend other trusted professionals such as title, insurance, home inspectors, etc.
- ✓ Stay in touch with listing agent to ensure everything is on schedule.

- Explain real estate principles, contracts and documents.
- Advise you of required property disclosures including, but not limited to:
 - -Rights of way
 - -If home is in a flood
 - -Past termite damage
 - -Presence of lead paint and asbestos.
- Attend final walkthrough day before closing.
- Monitor closing, and once it's complete, meet with you to hand over keys.

- Make you aware of potential community or environmental factors such as noise levels or wildfire that could impact property value.
- After home tours, review pros and cons and offer impartial feedback.
- Prepare a clear, well-written offer.
- Help you with the loan application process.
- Coordinate necessary steps after inspection.

- Direct you where to take or send earnest money.
- Keep you on track to ensure deadlines are met.
- Identify problems and offer solutions at every stage.
- Continue to stay in touch after the sale. I consider you a client for life and my after-sale program is all about providing value.

...and many more!

Why Buy A Home?

BENEFITS OF HOMEOWNERSHIP

OWNING A HOME OFFERS NUMEROUS BENEFITS, BOTH FINANCIALLY AND PERSONALLY. HERE ARE SOME KEY ADVANTAGES:

Building Equity

As you pay off your mortgage, you build equity in your home, which can contribute to your long-term financial security.

Stability and Security

A home provides a sense of stability, offering a permanent place for you and your family.

Tax Advantages

Homeownership can come with tax benefits, such as deductions for mortgage interest and property taxes.

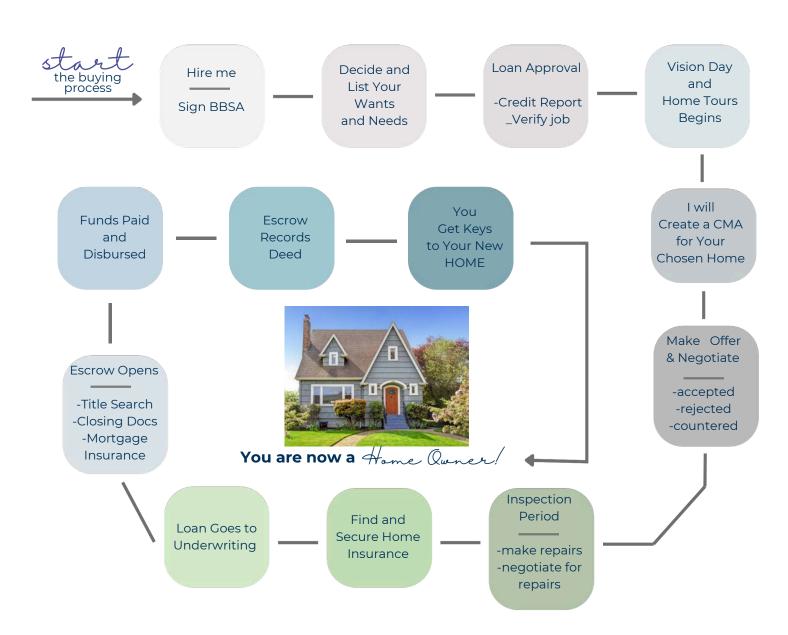
Personalization

Unlike renting, owning a home allows you to customize and improve your space to fit your lifestyle.





Home Buying Made Easy



Prepare To Buy

How much house can you afford?

Determining how much you can afford before you begin your home search will save you valuable time. I can help you locate a reputable lender who will assist you in finding a financing package that will best meet your needs.

Credit Report

It's important to check your credit report before you see your lender because:

- Lenders check this to determine the amount of loan you qualify for
- It allows you to correct any mistakes before the lender sees it
- If there are any blemishes on your report that are not errors, you should be prepared to explain them to your lender

Down Payment

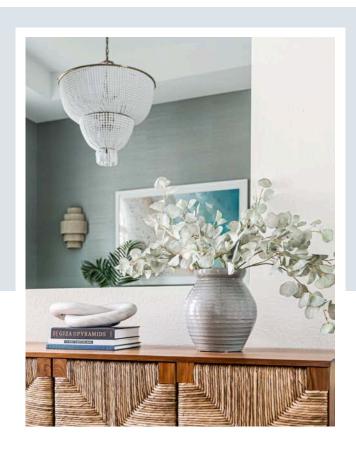
Most lenders will give better financing terms to borrowers who can make a 20 percent down payment on the purchase. If you are unable to do so, you may be required to purchase Private Mortgage Insurance (PMI) and perhaps pay a higher interest rate.

Pre-Approval

A letter of pre-approval from a lender shows that they have checked all your documentation and have qualified you for a loan. Getting pre-approved prior to starting your home search saves you time by:

- Keeping you focused on viewing only the homes that are within your budget
- Helping you obtain your financing more quickly when we find the house you want to buy





Buyer Mistakes

COMMON MISTAKES
TO AVOID

Homebuyer mistakes are common, but they can be disastrous & lead to unwanted process delays and financial issues down the road. Here are the top 6 common mistakes to avoid:

- Not Getting Pre-Approved Before Looking
 Beneficial to determine how much house you can afford
- Not Working With A Real Estate Agent
 A real estate expert makes the home buying process go smoothly.
- Not Saving Up Enough
 Be prepared for all home expenses not just a downpayment.
- Neglecting First-Time Buyer Programs

 Programs and grants exist that can help you to get your first home.
- Not Researching the Neighborhood

 Take the time to research the home's neighborhood.
- Rushing To Make An Offer
 Be 100% sure of your interest in the home before making an offer.

Choosing The Right Mortgage



Finding the right mortgage is crucial to your home-buying success.

Here's what you need to know:

TYPES OF MORTGAGES

- Fixed-Rate: This mortgage has a stable interest rate for the entire loan term.
- Adjustable-Rate (ARM): ARMs start with a lower rate that can adjust over time based on market conditions.
- Government-Backed Loans: FHA, VA, and USDA loans offer unique benefits, like lower down payments or no down payment for qualified buyers.

Down Payment Options: Down payments vary, but options exist for buyers with smaller savings, such as FHA loans requiring as little as 3.5%.

Mortgage Insurance: If your down payment is less than 20%, you may need mortgage insurance, which adds to your monthly cost.

Working with a Mortgage Lender: Choose a lender who offers competitive rates and excellent customer service. Compare loan estimates from multiple lenders.



Mortgage Application Checklist

Every lender requires documents as part of the process of approving a mortgage loan. Here are the documents you're generally required to provide.

W-2 Tax Returns - or business tax returns if you're self-employed - for the last two or three years for person signing the loan.
At least one pay stub for each person signing the loan.
Account numbers of all your credit cards and the amounts for any outstanding balances.
Two to four months of bank or credit union statements for both checking and savings accounts.
Lender, loan number, and amount owed on installment loans, such as student loans and car loans.
Addresses where you've lived for the last five to seven years with names of landlords if appropriate.
Brokerage account statements for two to four months, as well as a list of any other major assets of value, such as a boat, RV, or stocks or bonds not held in a brokerage account.
Your most recent 401(k) or other retirement account statement.
Documentation to verify additional income, such as child support or a pension.



It is important that you scout your favorite neighborhoods in person. You live in more than just the house you're looking to purchase.

Scout Out the Neighborhood!

- Talk to people who live there.
- Drive or walk through the entire area at different times of the day, during the week and on weekends.
- Travel to and from places that you would typically frequent to be sure you are comfortable.
- Look for access to major highways and shopping.
- Check with local civic, police, fire and school officials to find information about the area.
- Look at traffic patterns around the area during different times of the day and drive from the area to your place of work.
- Is the neighborhood near parks, places of worship, recreation centers, shopping, theaters, restaurants, public transportation, schools, etc?

House Hunting Tips

TO FIND YOUR DREAM HOME



Planning

Write down all of the things you must have in your new home, things that would be nice to have and things that don't really matter.



Stay in Budget

Get pre-approved for a loan before looking at houses. It will make the buying process much easier and you will know which houses to look at.



Location

Consider any potential home's proximity to your work, neighborhood charm, and how the house is situated.



Size & Floor Plan

Think about how the new home space will be used and whether it will fit your lifestyle now and in the future.



Neighborhood

Drive around on weekdays & weekends, during the day and in the evening. Do the neighbors keep the yards clean and tidy?



Keep an Open Mind

The key is looking past the exterior cosmetic blemishes to the home's bones. Look for a well-built home with potential for changes.







Home Comparison Property Features

FEATURE	PROPERTY 1	PROPERTY 2	PROPERTY 3	PROPERTY 4
Address				
Price Living				
Room				
Dining				
Room				
Family				
Room				
Kitchen				
Bedrooms				
Baths Floor				
Plan Yard				
Garage				
Features				
Lot				
Location NOTES:				

Making An Offer

HOW TO MAKE AN OFFER STAND OUT



The next stage is making a competitive offer. Here are different ways that you can make your offer stand out!

Competitive Offer

A good rule of thumb, specifically in a seller's market, is to start strong. To do this we will access the property's market value with a CMA and determine what it is worth in the current market.

Cash vs Loan

Paying in cash vs taking out a loan offers a faster closing timeline & fewer chances of issues arising, making it more appealing.

Shorter Closing Timeline

An offer with a shorter timeline for closing is generally more attractive to sellers.

Larger Deposit

Typically, it presents as a more serious offer.

HOW MUCH TO OFFER

We will look at recent sales and current buyer activity in the area, as well as the value of the property in its current condition. Using this we can determine the best price that you would like to offer.

Making An Offer

THE PROCESS TAKEN

Top tip when negotiating an offer!

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

ACCEPT

COUNTER

DECLINE







Your offer is accepted!
It's time to celebrate,
Now we will move
ahead with any
conditions laid out in
the offer like home
inspections.

The seller may come back with their own counter offer. In this case, we will review the terms with you and proceed to negotiate until we reach an agreement.

The seller may reject your offer. We will ask questions to discover why and if there is anything we can do to make the offer more appealing.



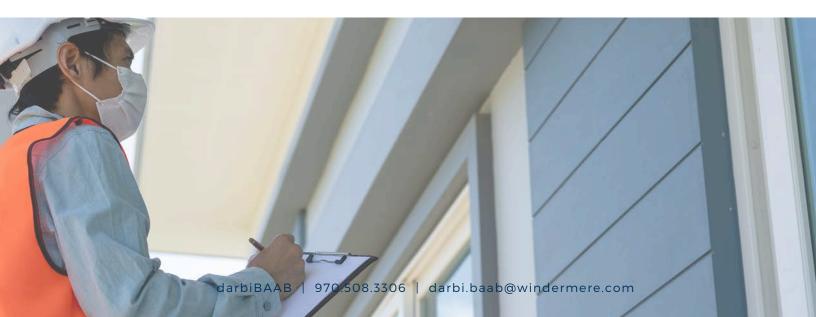
Home Inspections

Home inspections are a critical part of the home-buying process. Inspections take the mystery out of buying a home and may make it easier for you to imagine yourself living there. It benefits all parties involved by providing insight into the condition of the home, thereby making you an informed buyer.

An inspection can also create an atmosphere of good faith and transparency.

Here are Your Options when a Home Inspection Reveals any Problems

- 1 Ask the seller to make the necessary repairs themselves
- Ask for credits towards your closing costs
- Ask the seller to reduce the sales price to make up for the repairs
- Back out of the transaction (If you have an Inspection contingency in place)
- 5 Move Forward With the Deal!



Ordering an Appraisal



When your home is under contract, you can't move forward with the sale until an appraisal is done on your home.

What Do Home Appraisers Look For?

During the actual inspection, an appraiser looks at a number of factors in the home to determine its value, including:

- Home's Basic Condition

 Count the number of bedrooms and check for health and safety considerations.
- Upgrades
 Looking at any improvements or upgrades made to the property.
- Other Homes in the Area

 As the location is a major factor in determining the value of a property.

Appraisals are Beneficial for Everyone

This lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter. If approved, you will receive your final commitment letter that includes the final loan terms and percentage rates.



Prepare For Your Move

	Update your mailing address at usps.com or fill out a change of address form at your local post office.			
	Change your address with important service providers, such as banks, credit companies, magazine subscriptions, and others.			
	Create a list of people who will need your new address. Whether you plan on sending formal change of address notices in the mail, or just emailing the family members, friends, etc.			
	Contact utility companies. Make sure they're aware of your move date, and arrange for service at your new home.			
	Check insurance coverage. The insurance your moving company provides will generally only cover the items they transport for you.			
	Unplug, disassemble, and clean out appliances. This will make them easier to pack and move.			
	Check with the condo or HOA board about any restrictions on using the elevator or exit/entrances for moving. If applicable.			
	Pack an "Open First" box. Include items you'll need most, such as toiletries, soap, trash bags, chargers, scissors, tools, plates, cups, etc.			
f you're moving a long distance:				
	Obtain copies of important records from your doctor, dentist, vet, and children's schools.			
	Email a copy of your driving route to a family member or friend.			
	Empty your safe deposit box.			



Moving Tips

The process of moving is long and complex. Being organized, knowing what needs to be done, and tackling tasks efficiently can make your move significantly less stressful. Here's a checklist to keep you on task and help make your move successful.

SIX TO EIGHT WEEKS BEFORE:

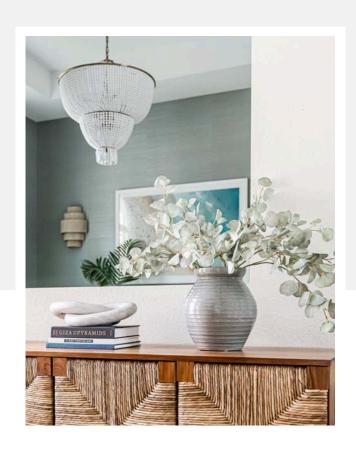
- Use up things that may be difficult to move, such as frozen food.
- Get estimates from professional movers or truck rental companies if you are moving yourself.
- Once you've selected a mover, discuss insurance, packing, loading and delivery, and the claims procedure.
- Sort through your possessions.
- Decide what you want to keep, what you want to sell and what you wish to donate to charity.
- Record serial numbers on electronic equipment, take photos (or video) of all your belongings and create an inventory list.
- Obtain a change of address packet from the post office and send to creditors, magazine subscription offices and catalog vendors.
- Discuss tax-deductible moving expenses with your accountant and begin keeping accurate records.

TWO TO FOUR WEEKS BEFORE:

- If you're moving to a new community, contact the Chamber of Commerce and school district and request information about services.
- Make reservations with airlines, hotels and car rental agencies, if needed.
- If you are moving yourself, use your inventory list to determine how many boxes you will need.
- Begin packing nonessential items.
- Arrange for storage, if needed.
- If you have items you don't want to pack and move, hold a yard sale.
- Get car license, registration and insurance in order.
- Transfer your bank accounts to new branch locations. Cancel any direct deposit or automatic payments from your accounts if changing banks.
- Make special arrangements to move pets, and consult your veterinarian about ways to make travel comfortable for them.
- Have your car checked and serviced for the trip.
- Collect items from safe-deposit box if changing banks.

TWO TO THREE DAYS PRIOR:

- Defrost your refrigerator and freezer.
- Have movers pack your belongings.
- Label each box with the contents and the room where you want it to be delivered.
- Arrange to have payment ready for the moving company.
- Change your utilities, including phone, internet and power, from your old address to your new address.
- Set aside legal documents and valuables that you do not want packed.
- Pack clothing and toiletries, along with extra clothes in case the moving company is delayed.
- Give your travel itinerary to a close friend or relative so they can reach you as needed.



Closing Costs

Homebuyer mistakes are common, but they can be disastrous & lead to unwanted process delays and financial issues down the road. Here are the top 9 common mistakes to avoid:

1 Title Insurance Premium
2 Recording Fees
3 Loan Fees
4 Prepaid Interest
5 Inspection Fees
6 Escrow Fees
7 Taxes
8 Real Estate Broker Compensation

Home Owner's Insurance

9

Closing Day

O FINAL WALKTHROUGH

We will do a final walkthrough of the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to have been done.

CLOSING DAY

Closing is when you sign ownership and insurance paperwork. Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

CLOSING COSTS

Both buyers and sellers pay closing costs. However, the buyer usually pays most of them. The average closing costs for the buyer are between 2% & 5% of the loan amount.

O BRING TO CLOSING

- Government-issued photo ID
- Copy of sales contract
- Homeowner's insurance certificate
- Certified funds or cashier's check

O RECEIVE YOUR KEYS!



Real Estate FAQS

WHAT IF I NEED TO SELL MY HOME BEFORE I BUY A NEW ONE?

To be in the best negotiating position before you find your new home, hire a licensed, qualified real estate agent to help you put your existing home on the market. Once you write an offer on a new home, your offer will be "contingent" upon the sale of your home. While a contingency to sell is one way to get an offer accepted, it is not ideal. Sellers are sometimes reluctant to accept an offer that hinges on you selling your home first. Another option is a "Buy Before You Sell" product available from mortgage brokers. It uses your home equity to make a down payment on the new home.

WHERE DOES MY EARNEST MONEY GO?

Once the buyer and seller have a mutually accepted offer, the earnest money is deposited into a trust account. That deposit becomes a credit to you, the buyer, toward the purchase of your home.

DOES IT COST ME MONEY TO MAKE AN OFFER?

Once your offer is accepted, you will have two business days to provide the earnest money. You will be directed to send or take the money to the closing company. (Usually a Title Company)

CAN I LOSE MY EARNEST MONEY?

Real estate contracts are a complicated legal transaction. Rarely does a buyer lose their earnest money, but it is critically important to adhere to the terms of the contract in order to protect your earnest money in the event you are unable to close the sale. If the terms are not strictly adhered to, the chances of forfeiting your earnest money greatly increase since the seller may have legal grounds to retain the earnest money. Having a knowledgeable and professional agent is important to help guide you through the purchase terms.



Real Estate Terms

BUYER'S AGENT AGREEMENT

Ensures the buyer knows what services the agent will provide, as well as the costs.

CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.

CLOSING COST

The closing cost is the amount that is paid, in addition to the state price. This can include: taxes, insurance, and lender expenses.

CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller.

DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.

OFFER

An offer is a preliminary agreement to purchase a home, and is set between an buyer and a seller.

APPRAISAL

An appraisal is the valve that is assigned to the real estate asset based on an assessment of the asses, neighborhood, market condition, and more.

EARNEST MONEY

Good faith money is the balance of funds that are set aside into trust or an escrow account to show buyer is serious about the purchase.

HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help determine if there is any work needed to be done to the property to bring it to normal working order.

PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. Than banker will perform an analysis of your income, debt, and credit worthiness. You will need one in order to be read to put an offer on a house.

TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

Communication PLAN

- Communication is key! I am available by phone or text during daytime business hours. Never hesitate to reach out!
- I will return all calls by the end of the business day. At times I can text quicker so I welcome text communication as well.
- I will keep you up to date on market conditions and other homes that have hit the market.
- We will have a Vision Day where we look at homes that fit your needs and wants so I can better understand you, and narrow down my search parameters.
- I will send you possible listings via email. And you can send me homes you have seen online you want to tour.
- 6 I will coach you on a strategy that is most beneficial to you in presenting an offer.
- 7 Once you are under contract I have a process to ensure the transaction runs smoothly.













My story

Being an Air Force wife, my husband and I have lived in many places around the world. Throughout our journey, the artist in me has been fascinated with the diversity of homes and architectural designs we've experienced. We have been blessed to live in everything from a duplex in Mississippi, a condo in Hawaii, a ranch in Wyoming, military housing in Florida, an apartment in Norway, and many single-family homes throughout the US. Each home has left its unique imprint on me and my appreciation for different living spaces.

Through all these life experiences, people and relationships have always been very important to me. Now as a Realtor I get to combine my love of people, passion for homes, experience from running my own businesses and empathy towards people relocating - it's a perfect alignment which enables me to serve all my client's real estate needs.

In my spare time I like to stay involved in our community through my church and volunteer work. I delight in spending time with our family, painting, world travel, reading, camping, hiking, gardening, foraging for herbs and all sorts of needlework.

Regardless if you're a military family in need of relocation assistance, an older individual looking to downsize, first-time homebuyers, or anyone in-between, I am committed to walking beside you, clearly communicating, making the process as simple as possible, and exceeding your expectations!

I truly believe there's a home for everyone, in every season of life.



