MY WEBSITE

The first stop on your home search? My website. Not only is it an easy way to check out all the available properties in your preferred area, it's also another way for me to get to know the types of properties that you like. And thanks to its responsive design, you can do it all from your mobile device, tablet or desktop!



MAKING AN OFFER

There are many factors that influence the market value of a home. I will give you the insight and information you need to help you make a competitive offer. Some of the factors to consider include:

- How long the home has been on the market
- If the price has been reduced
- How much the home is worth — I will provide a comparable market analysis (CMA) showing the list and sale prices for similar homes in your area
- If there are multiple offers
- Other items that might be included in the sale (furniture, hot tub, etc.)
- The "list to sale price ratio," an indication of how competitive the market is for homes in this area
- Why the seller is selling
- Whether the seller is offering an assumable loan or financing

Once the offer is written, I will present it to the seller's agent. At that point the seller can accept your offer, reject it or counter it to start the negotiation process. I will work with you to plan a strategy to ensure the most advantageous terms and acceptable pricing for you and your budget.



WHY YOU NEED AN AGENT

If you could live anywhere, where would it be and what would it be like? I can help make your housing dreams real by providing these essentials during the transaction:

EXPERIENCED PROFESSIONAL GUIDANCE

I'll sit down with you to understand your needs and goals, help you get pre-approved for a loan and establish a budget. Together, we'll navigate your search with confidence.

NEGOTIATION SKILLS

I'll advocate for you, ensuring you get the best deal possible, using my market knowledge and negotiation strategy to your benefit.

LOCAL MARKET KNOWLEDGE

I am your local market guide, armed with deep insights into market trends, pricing dynamics and neighborhood specifics.

PEACE OF MIND

Throughout your home-buying journey, I'm here to alleviate stress, answer your questions and navigate any challenges.

TIME-SAVING CONVENIENCE

I'm here to streamline the home-buying process for you – handling all the research, leveraging cutting-edge technology to expedite your search, and coordinating offers, inspections and showings.

I am committed to your complete satisfaction, and will represent your interests with the utmost care, honesty, integrity and discretion. Let's get started!



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COLDWELL BANKER®

HOME BUYER GUIDE



YOUR SEARCH BEGINS

Buying a home is one of life's biggest investments and most exciting adventures. As your **Coldwell Banker®** agent, I will guide you through the home-buying process to make your experience smooth and successful.

THIS HOME BUYER GUIDE INCLUDES HELPFUL INFORMATION TO GET YOU STARTED

- The Purchasing Process
- The Power of Pre-Approval
- Your Home Search
- Full-Service Support

YOUR TRUSTED ADVISOR IN THE PROCESS

When you choose me as your agent, you'll have someone by your side every step of the way, giving you the insights and information you need to have confidence in your decision.

I WILL:

- Meet with you to discuss your needs and goals, and to plan your property search
- Help you get pre-approved for a mortgage and establish your budget
- Show you properties that meet your criteria
- Keep you informed of new properties that come on the market
- Work with you until you find the right home
- Help you determine your offer
- Negotiate the offer and contract in your best interests
- Facilitate the home inspection and resolution process
- Prepare you for closing and the associated costs
- Keep you updated on the progress of your transaction

THE POWER OF PRE-APPROVAL

The first step in any home search is finding out exactly how much home you can afford and securing the necessary financing. Once you find a home you love and are ready to make an offer, your mortgage pre-approval lets the seller know that you're serious and fully prepared to buy their home, putting you in a stronger position than other potential buyers.

To get things moving, I will connect you with an experienced mortgage broker to provide you with low rates, fantastic customer service and a fast, simple process.

CLOSING ON YOUR HOME

Once your offer has been accepted, the closing process begins.Here are some of the typical steps involved.

HOME INSPECTION

Most property sales are contingent on the results of one or more home inspections, which are paid for by the buyer. The inspections typically occurs within 15 days of offer acceptance, and can include a review of the home's exterior elements like the roof, siding, trim and windows, as well as kitchen and bathroom fixtures and appliances, and major systems like heating and cooling, plumbing and electrical. If defects are discovered during the inspection, you may exercise the remedy described in your offer or negotiate with the seller for repairs.

TITLE SEARCH

This is a historical review of all legal documents relating to ownership of the property to ensure that there are no claims against the title of the property. It is also recommended that you purchase title insurance in case the records contain errors or there are mistakes in the review process.

APPRAISAL

As a standard part of the mortgage process, your lender will order an appraisal report to ensure that the loan will be guaranteed by the home's value.

FINAL WALK-THROUGH

You'll be given the chance to look at the home to make sure required repairs have been completed and the home's condition has not deteriorated since you signed the sales agreement.

CLOSING COSTS

In addition to your earnest money deposit and down payment, there are a variety of other costs involved in closing including:

- Loan origination fees, appraisals and reports
- Surveys and inspections
- Mortgage insurance
- Hazard insurance
- Taxes
- Assessments
- Title insurance, notary and escrow fees
- Recording fees and stamps





START TO FINISH

Through my affiliation with the **Coldwell Banker®** brand, I have access to industry affiliations that ensure you receive complete assistance from beginning to end, giving you one-stop-shop convenience.

MORTGAGE SERVICES

The lenders in our network all provide mortgages and feature competitive rates, fantastic customer service and a fast, simple process.

INSURANCE SERVICES

I can connect you with agencies that offer competitive rates on homeowners, condominium, renters, automobile, second home, vacant home and umbrella coverage.

WARRANTY SERVICES

Providers in our network offer warranty protections if you desire an extra measure of security to make you feel more comfortable about the purchase of your home.

TITLE SERVICES

Title issues will be researched and resolved before the closing to help ensure your transaction closes smoothly and on time.