

# The Grand Home Buying Guide

*Your Overview for a Smooth &  
Successful Home Purchase*

## **The Real Yasherica**

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**Dear Buyer,**

Welcome to the exciting journey of finding your dream home! I'm thrilled to be a part of this significant chapter in your life. Buying a home is not just a financial decision—it's about finding a place that fits your lifestyle, meets your needs, and feels like home.

Genuinely and briefly, I would like to introduce myself. Real estate has been my passion since I was 12 years old, fueling over a decade of commitment to understanding the industry and leading to the earning of my real estate license in 2021. After three years in the game, in 2025, I transitioned from working directly as a real estate agent to focusing on my passion for connecting people by launching my referral business. As a real estate "matchmaker" agent (referral agent), I specialize in creating seamless connections between clients and agents, ensuring every transaction is smooth and successful. My background combines skills in marketing, negotiation, technology, communication, psychology and data analysis with a deep understanding of what it takes to make every real estate journey smooth and rewarding. I pride myself on offering advanced solutions, personalized support, and a collaborative approach to ensure that every connection is a perfect match.

As your dedicated real estate referral agent, my mission is to connect you with top-tier real estate professionals who will provide the expertise and care you deserve. I'll ensure you have access to agents who specialize in your preferred areas, understand current market trends, and will guide you every step of the way.

Inside this packet, you'll find tools, tips, and resources designed to make your home-buying process as smooth and stress-free as possible. Please take a moment to review my "Topics To Consider & Why (Buyers Edition)", as it helps me better understand your preferences and goals once we begin the home-buying questionnaire.

Feel free to check out my website or reach out anytime with questions or to discuss the next steps. I'm here to ensure you feel supported and confident as we embark on this journey together.

Best regards,

**Yasherica Goodin**

# How This Works: Steps of Services (S.O.S)

Guiding Your Real Estate Journey, One Step at a Time

STEP	OFFER	SERVICE
<b>Contacting</b>	<ul style="list-style-type: none"> <li>- A return of contact (phone, email, text, social media, website)</li> <li>- To start or schedule a free consultation through phone or video chat</li> </ul>	I respond back to your initial contact of reaching out or putting in an inquiry about your real estate needs.
<b>Consultation</b>	<ul style="list-style-type: none"> <li>- A brief introduction of myself and my services</li> <li>- A collection of basic information from you about your real estate needs</li> </ul>	We will have a brief introduction of what your goals are and how my services can help.
<b>Preparing</b>	<ul style="list-style-type: none"> <li>- Time to help you understand the real estate process</li> <li>- An emailed packet with helpful guides, checklists, and resources</li> </ul>	I provide resources to get you ready for what's to come in this real estate journey.
<b>Evaluation</b>	<ul style="list-style-type: none"> <li>- A questionnaire of your goals, readiness, and preferences</li> <li>- An in-depth analysis of you, your finances, property, &amp; environment</li> </ul>	We will have a one-on-one discussion about all information needed for your real estate path.
<b>Researching</b>	<ul style="list-style-type: none"> <li>- To begin searching for an agent based on your personal real estate goals</li> <li>- Utilizing my market research analysis and tech savvy skills</li> </ul>	I screen agents based on their local market expertise, transaction history, community involvement, and communication style.
<b>Recommendations</b>	<ul style="list-style-type: none"> <li>- Provide the best agents in the correct area to choose from based on your needs (proof/facts provided)</li> <li>- Interview with your chosen agent for extra assurance</li> </ul>	We review my curated shortlist of agents and go over which would be an excellent fit for your needs.
<b>Connecting</b>	<ul style="list-style-type: none"> <li>- Arrange a group meeting of me, you and the selected agent (call, text, video chat)</li> <li>- Offer my help and assistance to both client &amp; agent</li> </ul>	I facilitate an introduction between you and the selected agent, ensuring a smooth transition to the next step of your real estate journey.
<b>Progression</b>	<ul style="list-style-type: none"> <li>- Make sure your chosen agent has went over his/her plans to meet and align with your goals</li> <li>- Collaborate with agent to address any concerns</li> </ul>	We go over plans going forward from me and/or the selected agent about your real estate goals to ensure your satisfaction.
<b>Monitoring</b>	<ul style="list-style-type: none"> <li>- Regular check-ins to track progress within the real estate journey</li> <li>- Guidance on next steps or adjustments, if necessary</li> </ul>	I keep in touch and check in to see if everything is going as expected in terms of tasks and time frame.
<b>Completion</b>	<ul style="list-style-type: none"> <li>- Celebration of reaching your real estate milestone</li> <li>- Resources to help you settle into your new situation (tips &amp; checklists)</li> </ul>	We seal the deal on your real estate vision and go over what you could do next to get settled.

## Client Services: Profiles of Professionalism (P.O.P)

Evaluating Agents to Match Your Real Estate Vision

<b>Profiles</b>	<b>Offers</b>	<b>Professionalism</b>
<b>Marketing</b>	<p>~ Agent's performance in market</p> <p>~ Agent's local expertise includes knowledge of specific neighborhoods, markets, and property types</p> <p>~ Agent's community involvement includes event participations, partnerships with businesses, and organization memberships</p>	An agent's marketing profile can tell how professional they are with local expertise and community involvement.
<b>Researching</b>	<p>~ Detailed research on agent's</p> <p>~ Agent's unique selling points includes specific skills or specializations, such as first-time homebuyers, luxury homes, commercial properties, or investment properties</p> <p>~ Agent's experience &amp; credentials includes background, years of experience, and certifications</p>	The more research that can be done on an agent, the more information I can find such as their unique selling points or experience and credentials.
<b>Analyzing</b>	<p>~ Analysis on the numbers</p> <p>~ Agent's market presence includes activity level in the local market such as the numbers of active listings, homes sold, and reviews</p> <p>~ Agent's transaction history includes transaction record such as time on market, price range, and asking vs selling price</p>	Analyzing and getting into the numbers can provide knowledge on an agent's market presence and transaction history.

## Golden Services for Clients

As a client of mine, my biggest goal is to find the right agent for your needs. My services go beyond just picking an agent in the area. I utilize my skills in market research analysis to show and tell you why an agent may be a good fit for your needs. Here's how I do it:

- **Agents Performance In MARKET**
  - **Agent's Local Expertise:** knowledge of specific neighborhoods, markets, and property types
  - **Community Involvement:** event participations, partnerships with businesses, and organization memberships
- **Detailed RESEARCH On Agent's**
  - **Agent's Unique Selling Points:** specific skills or specializations, such as first-time homebuyers, luxury homes, commercial properties, or investment properties
  - **Agent Experience & Credentials:** background, years of experience, and certifications
- **ANALYSIS On The Numbers**
  - **Market Presence:** activity level in the local market, including the number of active listings, homes sold, and reviews
  - **Transaction History:** transaction record, including time on market, price range, and asking vs selling price

# Buyer's Roadmap

1

## Meet with a real estate professional

Discuss the type of home you're looking for, including style, price, and location. Take this time to formalize your partnership by signing the **Buyer Representation Agreement**.

2

## Get pre-approved

You will need pay stubs, W2s, and bank statements. Knowing what you can afford is critical to a successful home shopping experience.

3

## Search for homes

The fun part! Your agent will schedule showings and help you find the perfect home.

## Advanced search

Not all real estate website are the same. Your real estate professional has tools and systems to ensure you see every available home that meets your criteria.

4

## Make an Offer

Your agent will prepare the offer based on the price and terms you choose.

5

## Negotiations and contract

It may take a few tries to get it just right, but hang in there. You're on your way.

### Contract

In most cases the contract provides you with a timeline to obtain financing, as well as time to inspect the physical condition of the home. Your real estate professional will inform you of all of your rights and responsibilities related to the contract.

6

## In Escrow

You and the Seller have agreed to the price and terms. The home is effectively held for you until closing.

7

## Final details

Perform due diligence, order the appraisal, conduct an inspection, and review terms with the lender.

### Preparing for closing

You will be finalizing your loan, reviewing documents, and discussing the findings from the inspection. Your agent will be managing this entire process for you.

8

## Closing

This is the transfer of funds and ownership. A title company or an attorney typically acts as an independent third party to facilitate the closing.



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**Congratulations!**

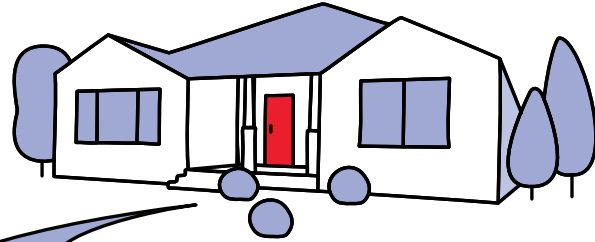
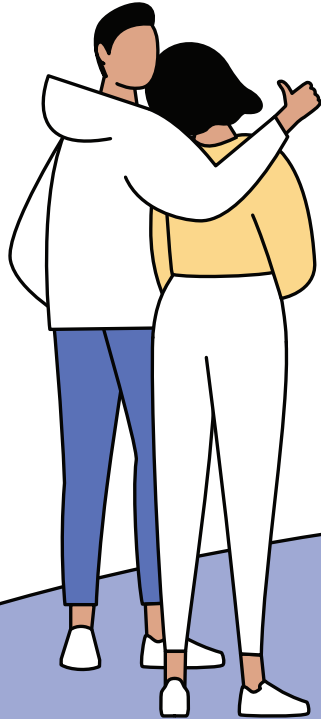
You are a new home owner!



If you are already working with a real estate professional, please disregard this solicitation.

# Home Buyer's Guide

It's more than just a house. **It's a home.**



## Home Buyer's Guide

### It's more than just a house. It's a home.

For most people, purchasing a home is the single largest investment they will ever make. But it's not just about dollars and cents. It's about having a place to call your own, designed to suit your tastes and needs. A place where you can lay down your roots, start a family, grow as a family, or just make memories to last you a lifetime. In short, it's about defining your own personal sense of home.

This guide is designed to provide homebuyers with a detailed look at the home buying process.





## IMPORTANT QUESTIONS

Before you start your home buying journey, there are two questions you should ask yourself. Hint: your answer to both should be “Yes.”

### Do I qualify to own?

Make sure your finances are in order by obtaining a credit check and general financial analysis from your bank or lending institution. Don't forget about all your options – you may be eligible for loans insured by the Veterans Administration (VA) or the Federal Housing Administration (FHA).

### Is it a good time to buy?

If you want to own a home, make sure you have enough for a down payment, access to funding, and a trusted real estate professional to guide you. Then the time might be right for you to buy.

An experienced real estate professional will assess the current local market conditions and inform you about your options. As an industry expert, your agent will often find opportunities you never even thought about.

# The road to homeownership

Buying a home is a major undertaking that requires adequate research and careful analysis. Sure, there may be bumps along the way—or even a couple of pit stops—but the following steps will help make the journey as smooth as possible.

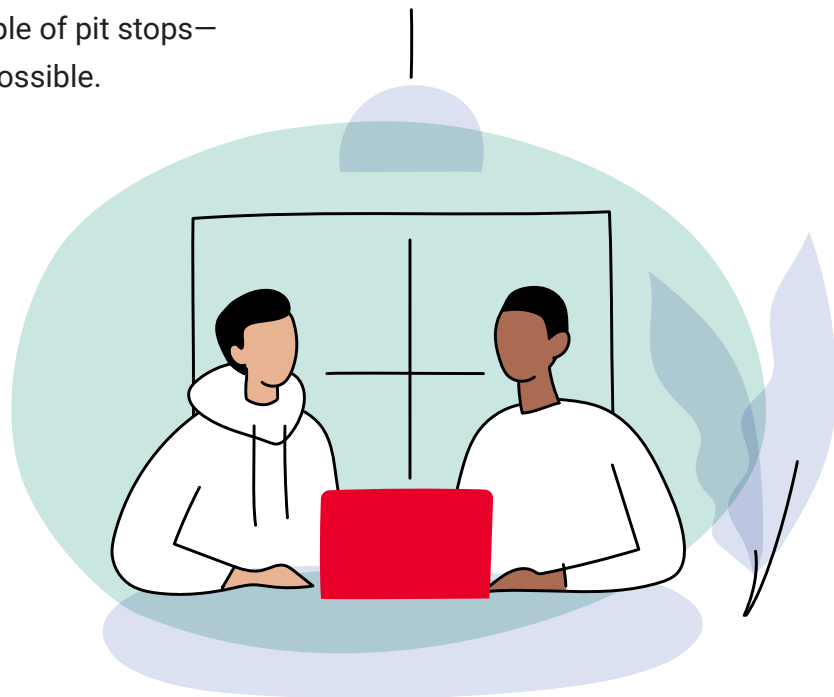
Relax, you got this!



## Prep and plan

An endeavor like this takes some serious thought, preparation and planning. Having a good sense of the kind of home, features and neighborhood you want ahead of time will be of great help as you start your home search.

And because most of us can't buy a home without financing, now would be a good time to gain a clear picture of your financial situation and exactly how much home you can afford. This will be of value as you research both your housing and mortgage options.



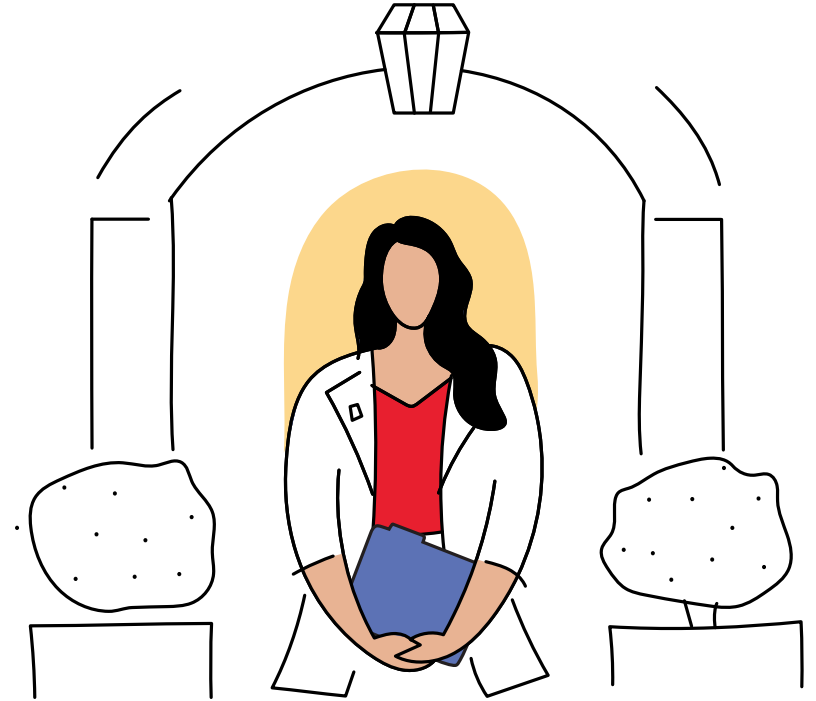


## Go with a pro

No one said buying a home would be easy, but it will be a whole lot easier if you have a trusted real estate professional by your side.

A real estate agent will be able to assist you every step of the way—from your initial property search and financing to negotiations and the eventual close. Your agent will also use his or her expertise to help you avoid potential pitfalls and capitalize on unique opportunities.

Contact a real estate professional once you've decided to buy. When evaluating potential agents, be sure to consider each candidate's local market knowledge, experience and track record.





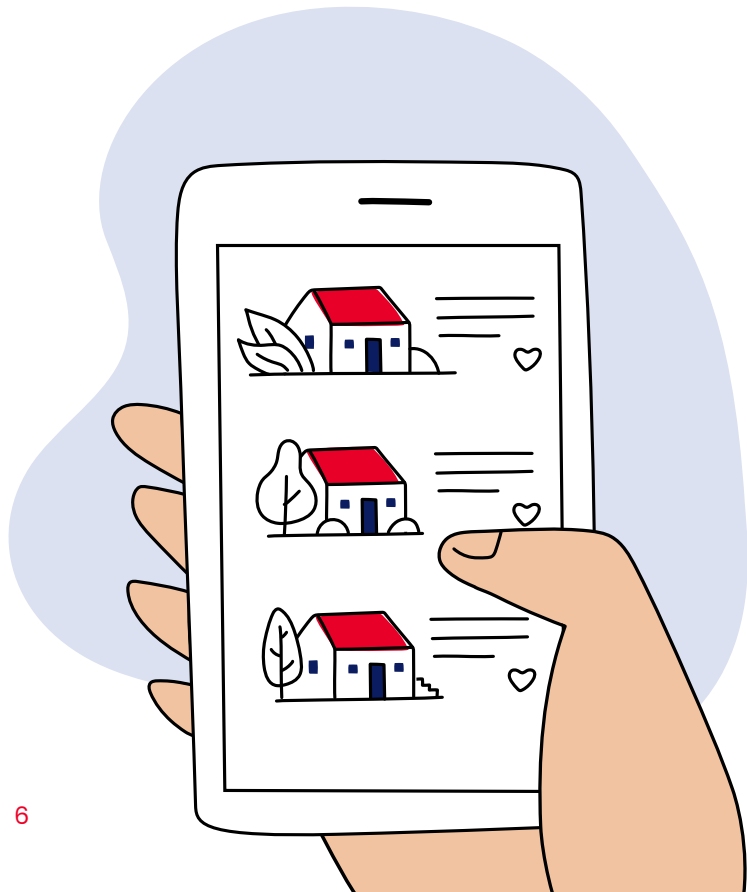
## Get pre-qualified

To purchase a home, you're likely going to need a loan. And you'll want to get pre-qualified for that loan before you even start looking at homes. The pre-approval process requires meeting with and authorizing a lender to examine your finances and credit history. Your lending officer may provide you with a document detailing how much you are pre-qualified to borrow.

### Why pre-qualify?

- You'll gain a better understanding of how much home you can afford
- You'll be taken more seriously when making an offer
- You might discover you qualify for special programs that can help you increase your budget





## Find the home that's perfect for you

Now comes the fun part – looking at homes! To make your search a successful and enjoyable one, it's crucial that you identify the things you need (must-haves) and the things you want (like-to-haves). Compromise is often necessary. To help target your search and define your top priorities, check out the [Home Search Worksheet](#) on the last page of this guide.

## Some perspective on the home search process<sup>1</sup>

- **51% of buyers** who used the internet during their home search ultimately found the home they purchased online
- Buyers typically search for **8 weeks** before purchasing a home
- **88% of buyers** use real estate agents during the home search process
- **91% of buyers** say real estate agents are a useful info source



## Let's talk technology

Websites and mobile apps are a valuable tool in the home search process. From photos and video tours to home and neighborhood details, they provide a wealth of valuable information to help you zero in on homes that fit your needs.

While these technologies play an important role, they don't replace viewing homes in person. There are aspects of homes that you often can't see online—like layout details, design, and craftsmanship to name a few. Be sure to bring your real estate agent with you as he or she can provide expert analysis and may notice things you would otherwise miss.

## Onto the offer

You found a home and you love it, love it, love it! Now it's time to make an offer. Most likely, your state or local real estate association has the proper contracts for transactions in your area. These contracts enable you to specify an offer price and allow the inclusion of clauses specifying various terms of purchase, such as the closing and possession dates, your deposit amount, and other conditions.

Carefully review these clauses with your real estate agent to ensure that they accurately express your intended offer. Remember that your agent is a pro at this and will not only draw up the contract, but also address any questions you have about the offer process.

After you've written a nice clean offer with the help of your real estate agent, it's time to present it to the seller and/or the seller's representative. What happens next can vary depending on the market you're in, but generally the seller can accept the offer, reject it, or come back with a counter offer thus beginning the negotiation process.

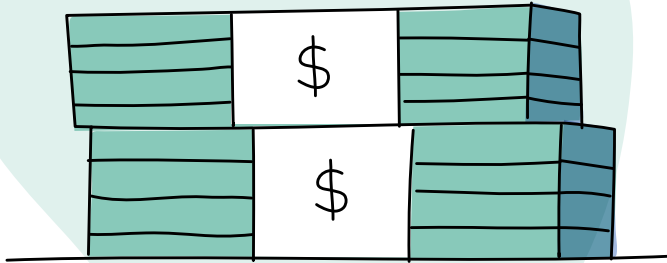


Negotiations can go back and forth between you and the seller with deadlines for meeting conditions. This can continue until a mutual pending agreement is met or the negotiations break down. These types of negotiations can be complex and involve many different factors. All the more reason to rely on the expertise of a real estate professional!

## Get your financing

You and the seller have come to terms. Almost there! Now you need to return to your lender to hash out the final details on your mortgage. This involves completing the loan application and finalizing the down payment, interest rate, regular payment schedule and any other financial conditions associated with the closing.

Securing a mortgage can be a complex and confusing process, and not having a complete understanding of your financial decisions could come back to bite you. That's why it is imperative that you work with people you can trust, and why having a good real estate professional can make all the difference. See the section on [Financing your home - the home loan process](#) to learn more about the loan process.



## Seal the deal

Yes, this is really happening. You're buying a home! But before you can move in, there are a few more steps to take prior to the closing of escrow.

- **Getting a title search** – you will need a historical review of all legal documents related to ownership of the property to ensure there are no claims against the property title. It's also a good idea to purchase Title Insurance to protect yourself in the event of an error in the records or a mistake in the review process.
- **Conducting the final walkthrough** – this is your chance to take a look at the home one last time to ensure it's in the same condition as when you signed the sale agreement.





- **Complete the settlement** - typically, on or shortly prior to the closing date, you'll sign all the paperwork required to complete the transaction. Depending on your market, this may be done in a meeting with a lawyer, a real estate professional, or an escrow agent. The settlement will include paying your closing costs, legal fees, property adjustments and transfer taxes. At that point, you'll receive the property title and copies of all documentation pertaining to the purchase.
- **Jump for joy!** – Congratulations, you are now a homeowner! You'll most likely get the keys at this point as the possession date typically falls within a few days after settlement. Better start packing and checking out paint swatches.

## Financing your home: the loan process

Unless you're swimming in money, paying all cash for your home isn't usually an option. You'll need to find the right lender who can help to find the right mortgage products for you.

The following steps will help you secure a mortgage that fits your needs:

### 1. Do your homework

There are a wide variety of loan types and programs available through thousands of banks, finance companies, credit unions and other lenders. Educate yourself about your options and seek out the many sources of information available about mortgages.

Websites like [realtor.com](https://www.realtor.com)<sup>®</sup>, books, news articles, seminars, and knowledgeable real estate professionals can all help you navigate the labyrinth of financing possibilities.

### 2. Be honest about your finances

As you start to learn more about your loan options, ask yourself how much mortgage and down payment you can realistically afford. It's important to be honest with your answer and weigh the risks and opportunity costs.



There's more to your monthly payments than just your mortgage. When calculating your monthly expenses, don't forget to account for taxes, insurance, home improvements, maintenance, fees, and other factors. Make a list of these costs and project your financial commitment through the life of the loan. This will provide a realistic figure of what you can afford.

### 3. Find a reputable lender or mortgage broker

When shopping for a loan, you should consider two main sources: direct lenders and mortgage brokers.

Direct lenders have the money and make the decisions, but have a limited number of in-house products to offer. Brokers are intermediaries and while they do charge a fee, they can provide loan options from many sources which may save you money overall. Your real estate professional most likely has great connections and can help you evaluate your options.

### 4. Make a mortgage decision

When determining which financing option is right for you, it's important to consider the different types of mortgages, rates and terms. Generally, there are two ways to go:

- **Fixed-rate Mortgages** have interest rates that remain the same through the life of the loan. This is perfect if you can lock in a low rate and will protect you against the risk of rising interest rates. This kind of stability also helps make budgeting easier. Be mindful, however, not to lock yourself into a high rate. With a fixed-rate mortgage you must also take term length into account. Short-term mortgages such as a 15-year will have lower rates than a 30-year term. While you will pay less interest over the life of a shorter term loan, your monthly payments will be higher.

- **Adjustable Rate Mortgages (ARM)** have interest rates that will move up or down in correlation with economic trends. These rates are commonly based on the U.S. Treasury index for a one-year Treasury bill. Lenders usually add 2-4% to the index rate to get their ARM rate. The advantage of an ARM is that the initial rate is lower than the fixed-rate mortgage by a quarter point to two points or more. This rate will periodically adjust within set cap limits that are specified by the terms of the loan.

Keep in mind that your credit status will ultimately help determine the loan you qualify for. The better your credit, the better your rates and terms will be. So consider paying off your credit cards and be sure to make all other bill payments in full and on time.

## **5. Ready. Set. Apply!**

You found the house, made an offer and reached a pending agreement with the seller. Now it's time to formally apply for a mortgage. To complete the application your lender will want to know about your household income, job tenure, assets and existing debt as well as your regular expenses. The types of documents you'll need to provide include bank and investment statements, pay stubs, tax returns and other documentation.

At this point the lender will run a credit check, review the various loan options and programs you qualify for and finalize the size of your down payment. If you place less than 20% down, the lender may require the mortgage to be guaranteed by a third party such as the VeteransAdministration (VA), the Federal Housing Administration (FHA) or a private mortgage insurer (PMI).

You're about to make what is likely the largest investment of your life, so don't be shy about asking as many questions as possible. You need peace of mind. And if it helps to reassure you, bring your trusted real estate agent along to explain the ins and outs of the mortgage contract.

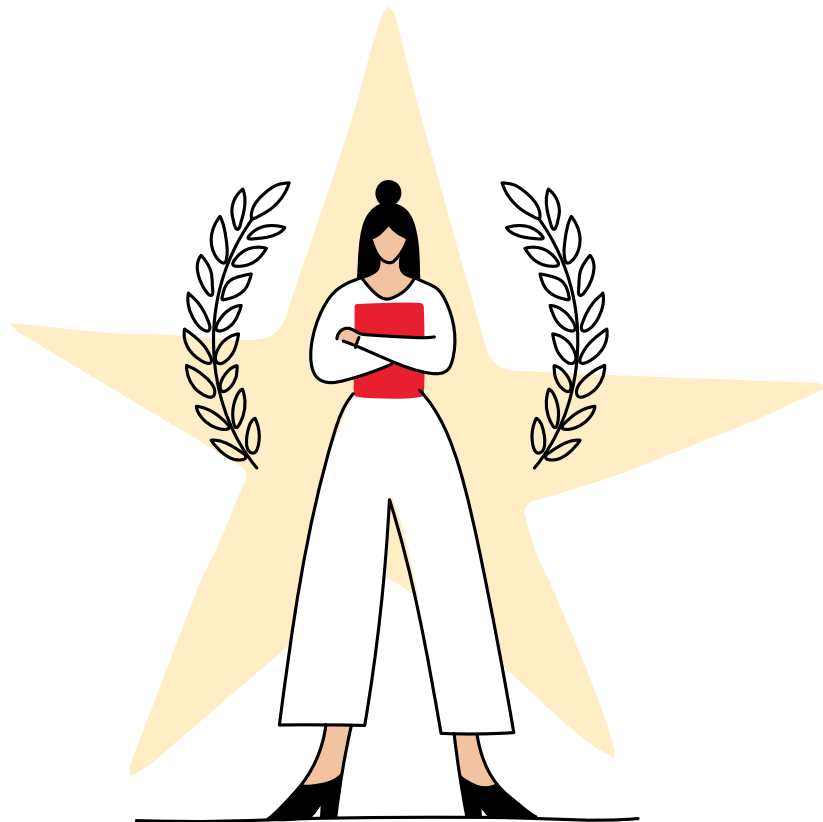
Lastly, once you qualify for a loan, be prepared for the lender to have the home professionally appraised to ensure that it's worth the purchase price.

## The benefits of a real estate professional

To ensure your home buying journey is a successful one, it's best to obtain the services of a real estate professional, specifically a buyer specialist focused on helping you find, land and finance a home that is perfect for you.

### Buyer specialists should:

- Educate you about Buyer Agency, outlining their professional responsibilities to you, including complete Disclosure, Loyalty, Confidentiality, Offer Obedience and Accountability
- Help you explore your financing options and, if required, provide you information about mortgage professionals
- Save you time by regularly searching the market for homes in your price range that meet your criteria
- Email your desired home requirements to top producing agents in the area so they know they have a qualified purchaser
- View homes with you and provide comparative analysis
- Refer you to home inspectors that will provide in-depth observations of properties, if you desire



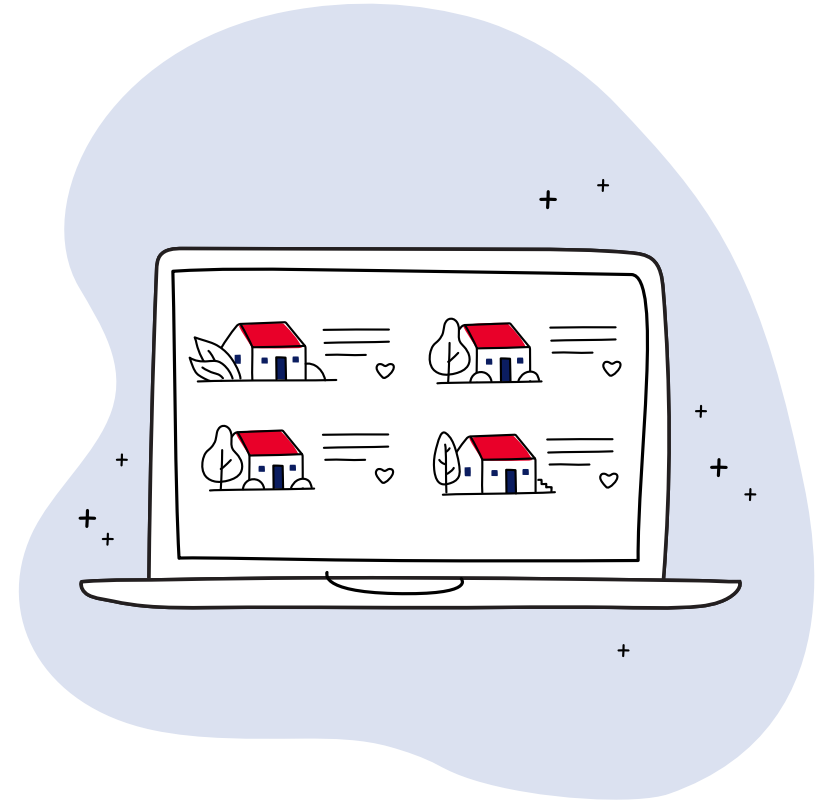
- Provide consultation in relation to your written offer to purchase a home, with all terms approved by you
- Negotiate the best possible price and terms for you and take care of all the documentation details
- Keep you fully informed about all activities leading to the transaction closing
- Assist you, if necessary, in finding any home-related services you need

In short, real estate professionals are the rock stars of the industry. The level of service, advice, expertise and peace of mind they provide is invaluable.

### **Ready to get started?**

Fill out the Home Search Worksheet to gain a better understanding of the type of home you're looking for.

*Good luck and happy home hunting!*



This information is deemed reliable but is not guaranteed and is not intended to constitute professional advice. For such advice, please consult professional advisors.

# Home search worksheet

## Must haves:

Price range: \_\_\_\_\_

Lot size: \_\_\_\_\_

Area: \_\_\_\_\_

Square footage: \_\_\_\_\_

Detached/Attached: \_\_\_\_\_

Number of bedrooms: \_\_\_\_\_

House style(s): \_\_\_\_\_

Number of bathrooms: \_\_\_\_\_

Age of property: \_\_\_\_\_

Garage: \_\_\_\_\_

## Like to haves:

(e.g., waterfront, view, large lot, pool, fireplace, basement, garage size, built-in vacuum, distance to school, additional room preferences, etc.):

\_\_\_\_\_

\_\_\_\_\_

Additional comments:

\_\_\_\_\_

\_\_\_\_\_

# Topics To Consider & Why (Buyer's Edition)



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## **Basic Information**

- **Why We Ask:** We start with your basic information to understand your household and lifestyle. Knowing who will live in the home and any pets you have helps us find options that suit your unique needs.
- **Benefits to You:** By providing your details upfront, we can save you time by focusing on homes that match your living arrangements and personal situation.
- **Think of These:**
  - Name(s) and contact details
  - Current living situation (renting, owning, with family, etc.)
  - Household members (family size, any pets)

## **Motivation and Goals**

- **Why We Ask:** Understanding your reasons for buying—whether it's for a primary home, investment, or vacation property—gives us a clear sense of what you're aiming to achieve with this purchase.
- **Benefits to You:** Clarifying your goals helps us find homes that align with your vision, whether it's a long-term family home, a rental property, or a stepping stone toward your future goals.
- **Think of These:**
  - Reason for buying (e.g., primary residence, investment, vacation home)
  - Timeline for purchasing (ideal move-in date, urgency level)
  - Goals for the property (long-term residence, resale in future, rental income)



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## Financial Readiness

- **Why We Ask:** Knowing your budget, mortgage status, and financial limits allows us to tailor recommendations to properties within your means, ensuring a smooth buying experience.
- **Benefits to You:** This saves you time and potential frustration by focusing only on homes that meet your financial situation, avoiding properties that are outside your range or need complex financing.
- **Think of These:**
  - Budget range and price limits
  - Pre-approval status and lender information (if applicable)
  - Down payment and mortgage type preferences
  - Monthly payment comfort level

## Location Preferences

- **Why We Ask:** Your preferred location is key to finding the right fit. Whether it's proximity to work, schools, or recreational spots, knowing your location needs ensures we can look in the right areas.
- **Benefits to You:** By sharing your location preferences, we can narrow down neighborhoods that align with your lifestyle, commute needs, and personal tastes.
- **Think of These:**
  - Preferred neighborhoods or regions
  - Proximity to work, schools, shopping, or other amenities
  - Desired school district or community features (e.g., parks, walkability)



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## Community and Lifestyle Interest

- **Why We Ask:** Community features—like parks, shopping, dining, or recreational amenities—affect the quality of life. We ask about your lifestyle interests to find neighborhoods that suit your ideal environment.
- **Benefits to You:** By identifying what matters most in a community, we can recommend areas that complement your interests, helping you settle into a place that feels like home.
- **Think of These:**
  - Desire for specific community amenities (e.g., gym, pool, clubhouse)
  - Proximity to recreational activities (parks, beaches, hiking trails)
  - Neighborhood social environment (quiet, family-oriented, lively)

## Property Needs

- **Why We Ask:** Outlining your needs for the home, such as size, layout, and essential features, helps us understand the practical requirements for your household.
- **Benefits to You:** This focus on your essential needs ensures we present homes that will comfortably accommodate your family and lifestyle, saving time by avoiding unsuitable options.
- **Think of These:**
  - Desired property size and type (house, condo, townhouse, etc.)
  - Bedroom, bathroom, and layout preferences
  - Special needs or accommodations (e.g., accessibility, single-story)



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## Property Features

- **Why We Ask:** We ask about specific features you'd like, such as a garage, backyard, or energy-efficient appliances, to refine the search based on your preferences.
- **Benefits to You:** By identifying your desired features, you'll have options that are closer to your ideal home, with many of the amenities you value most.
- **Think of These:**
  - Must-have and nice-to-have features (garage, backyard, pool, etc.)
  - New build vs. existing property preferences
  - Any restrictions on property age or condition

## Additional Requirements

- **Why We Ask:** Any additional needs—such as pet-friendly rules, HOA restrictions, or specific involvement during the process—help us personalize your experience.
- **Benefits to You:** By addressing these unique requirements, we can focus on homes that meet your full criteria, giving you peace of mind that no detail is overlooked.
- **Think of These:**
  - Any special considerations (e.g., pet-friendly properties, HOA rules)
  - Home office or workspace needs (extra space, quiet areas)
  - Specific safety or security features (gated communities, street lighting)



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## Future Plans

- **Why We Ask:** Knowing your long-term goals, like potential family growth or resale plans, allows us to consider how your needs might evolve over time.
- **Benefits to You:** This insight helps us find a home that remains suitable for years to come, whether it's space for a growing family or potential resale value when you're ready for a change.
- **Think of These:**
  - Long-term goals for the property (e.g., family growth, resale within 5 years)
  - Interest in home renovations or customization
  - Any plans for renting the property (short or long-term)

## Communication Preferences

- **Why We Ask:** Understanding how you prefer to communicate ensures that we're reaching you in the way that feels easiest and most comfortable.
- **Benefits to You:** By tailoring our communication to your preferences, you'll stay informed throughout the process, making it smooth and stress-free.
- **Think of These:**
  - Preferred contact method (phone, email, text)
  - Best times to reach out
  - Frequency and level of updates
  - Times for property tours



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# Real Estate Terminology

## Adjustable Rate Mortgage (ARM)

The interest rate is tied to a financial index making the monthly mortgage payment go up and down over time.

## Annual Percentage Rate (APR)

The percentage of interest that will be charged on a home loan.

## Appraisal

A report highlighting the estimate value of the property completed by a qualified 3rd party. This is typically done for the benefit of the buyer's lender to ensure the property is worth the purchase price.

## Association Fee/HOA Fee

In addition to a mortgage, certain housing communities such as townhomes have a monthly fee associated with maintaining the common area and amenities.

## Balloon Mortgage

A long-term mortgage loan that starts small but has a large payment due at maturity.

## Closing

When the new title to the property is officially recorded by the County Record's Office and ownership of the property transfers to the new buyer.

## Closing Costs

The buyer and seller have expenses associated with the transaction other than that of the actual cost of the home. For example, the buyer has a variety of fees due for obtaining a new loan and the seller has to pay a commission to their agent.

## Closing Disclosure

A form that provides the final details about the mortgage loan. It includes loan terms, projected monthly payments, and how much the extra fees will be.

## Collateral

Something of value (in this case, your home) that is held to ensure repayment of a mortgage or loan.

## Commission

An amount that is paid to a real estate brokerage firm for services performed by an agent. Sellers may pay for just their agent or include the buyers agent too.

## Comparables

Homes in the area of interest that have recently sold that have similar features.

## Contingencies

Conditions which must be met in order to close. Contingencies are typically tied to a date, referred to as a deadline. If the contingency is not satisfied the contract may be canceled.

## Counteroffer

The response from the seller in regard to an offer.

## Debt to Income Ratio

A lender will evaluate whether a borrower's income is large enough to handle their payments on existing debts plus their new mortgage payments.

## Down Payment

A percent of the cost of the property that is paid up front as a part of the mortgage.

## Earnest Money

The deposit made from the buyer to the seller when submitting an offer. This deposit is typically held in trust by a third party. Upon closing, the money will generally be applied to the down payment or closing costs.

## Escrow

This term has multiple meanings; earnest money is typically held by a third party until closing in "escrow." It can also be referred to as the time period from when the contract is written and accepted by the seller to when the home sale actually closes.

## Equity

The difference in the market value of a home versus what is owed on the home.

## **FHA**

A mortgage that is financed through a private lender and insured by the Federal Housing Administration, often requiring a lower down payment and income to qualify.

## **Fixed Rate**

The interest rate will remain the same for the entire life of the mortgage.

## **Home Equity Line of Credit**

A loan or line of credit that your lender may offer using the equity in your home as collateral.

## **Home Inspection**

The process in which a professional inspects the seller's home for issues that may not be readily apparent, and then creates a report for the buyer to review.

## **Home Protection Plan**

A one-year service that covers the cost of repairs or replacements to the items covered in the plan (such as stoves, dishwashers, A/C, heaters, etc.).

## **Hybrid**

A loan that starts with a fixed rate period, then converts to an adjustable rate.

## **Mortgage Insurance**

Insurance written in connection with a mortgage loan that protects the lender in the event the borrower cannot repay their loan. This is usually not required if the borrower has 20% or more for the down payment.

## **Mortgage Note**

A promise to pay a sum of money at a standard interest rate during a specific term that is secured by a mortgage.

## **Multiple Listing Service (MLS)**

The national list of real estate properties that are available for sale. These are the most reliable sources to receive up-to-date listing information.

## **Pre-Approval**

The process in which a lender makes an initial evaluation of how much money a buyer might be qualified to borrow based on the preliminary financial information provided. This gives the seller more confidence in the buyer's ability to close escrow, but is not a guarantee that the loan will be approved.

## **Principal**

The underlying amount of the loan which is actually borrowed.

## **Property Taxes**

These are the taxes that are enforced by the city, town, county, and state government entities. Sometimes they are included in the total monthly mortgage payment paid to the lender and sometimes they are paid directly by the home owner.

## **REO**

Real estate owned properties or foreclosed properties currently owned by a financial institution such as the bank that made the loan to the previous owner.

## **Reverse Mortgage**

This is specifically for seniors and it allowed them to convert the equity in their home to cash.

## **Short Sale**

A situation when the seller's lender is willing to accept an offer and allows the sale to be completed for an amount less than the mortgage amount owned by the seller.

## **Title**

A legal document proving current and proper ownership of the property. Also referred to as a Title Deed, this document highlights the history of property ownership and transfers.

## **Underwriting**

The process in which the potential home buyer is evaluated for their financial ability to obtain and repay a loan. This normally includes a credit check and an appraisal of the property.

## **VA Loan**

Special no down payment loans that are available to Americans who have served in the Armed Forces. These loans are issued by private lenders and are guaranteed by the Department of Veteran Affairs.



# Preferred Lending Partners

Ready to begin the process of becoming a homeowner? The home buying process begins in earnest when you contact a lender and get pre-approved for a mortgage. Although it's nonbinding, mortgage pre-approval reveals how much a lender will let you borrow and what kind of mortgage you may be eligible to receive. Below is an example of a highly recommended company, but please feel free to add and compare more.



Name \_\_\_\_\_

Title \_\_\_\_\_

Website \_\_\_\_\_

Email \_\_\_\_\_

Phone \_\_\_\_\_

Company \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Website \_\_\_\_\_

Email \_\_\_\_\_

Phone \_\_\_\_\_

Company \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Website \_\_\_\_\_

Email \_\_\_\_\_

Phone \_\_\_\_\_

Company \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Website \_\_\_\_\_

Email \_\_\_\_\_

Phone \_\_\_\_\_

Company \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Website \_\_\_\_\_

Email \_\_\_\_\_

Phone \_\_\_\_\_



# Loan Preparation Checklist

If you're applying for a home loan, your mortgage lender will want to examine your financial life in depth to ensure that you meet all of their underwriting guidelines and can easily afford your new mortgage payment. Throughout the approval process, you can expect to be asked for documents that substantiate different aspects of your income, work status, expenses, and more.

## Income & Assets

For all borrowers on the application, you'll need to collect:

- Recent pay stubs
- W-2 forms from the past two years
- If self-employed:
  - Year-to-date profit and loss statement
  - Documents to show unpaid accounts receivable
- 1099 forms from past two years
- Bank statements for all your checking and savings accounts
- Statements for all investment accounts:
  - 401(k)s
  - CDs
  - IRAs
  - Brokerage accounts
- Accumulated cash value from life insurance, if applicable
- Down payment gift letters, if applicable
- Alimony and child support, if applicable
- If you have income from a rental property:
  - Documentation of rental income
  - Copy of lease
  - Property appraisal report

## Spending, Expenses and Debts

For all borrowers on the application, you'll need to collect:

- The company name, account number and type, unpaid balance and monthly payment for all liabilities, which include:
  - Credit cards
  - Student loans
  - Personal loans
  - Auto loans
  - Medical bills
- Any paperwork that documents monthly child support or alimony you provide
- Proof of monthly job-related expenses, if applicable



# Loan Preparation Checklist

## Miscellaneous Documents

For all borrowers on the application, you'll need to collect:

- Copy of your driver's license
- Copy of your Social Security card
- Rental history, including contact information for previous landlords
- Immigration paperwork, if applicable

If you own another property, you'll need to provide the:

- Address
- Property value
- Status of property
- Intended occupancy (the purpose of the property, such as a second home, rental property or investment property)
- Monthly expenses related to property

If you own a property with an outstanding mortgage, you'll also need to provide the:

- Lender name and account number
- Type of loan
- Monthly payment amount
- Unpaid balance on the loan
- Credit limit, if applicable



# Helpful Neighborhood Information (Example)



Finding the right home can sometimes be more than the home itself, but its surroundings as well. A neighborhood and its amenities can be just as important to fit your lifestyle. Here are some examples of what you can look for around a potential property.



Address  
Unit  
City, State, Zip Code

## Local Schools

- Daycare
- Elementary School
- Middle School
- High School
- Academy
- College/University

You can also find extra information like fun facts, public transportations, medical facilities, pet-friendly amenities, and historic landmarks.

## Shopping

- Target (2.5 miles)
- Michaels Crafts (3 miles)
- TJ Maxx (3.5 miles)
- Walmart (1 miles)
- Dollar General (2 miles)
- Food Lion (4 miles)
- The Home Depot (3.5 miles)
- Sherwin-Williams Paint Store (4 miles)
- Lowe's Home Improvement (5 miles)
- Best Buy (2.7 miles)

## Dining & Entertainment

- Olive Garden (2.5 miles)
- Chick-Fil-A (3 miles)
- Starbucks (3.5 miles)
- Hardee's (4 miles)
- IHOP (5 miles)
- Bojangles (2.7 miles)
- Ben & Jerry's (3.5 miles)
- Planet Fitness (4 miles)
- Nearby Museums (5 miles)
- Local Beach (8 miles)



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# House Hunting Checklist

Keeping track and remembering every detail of every house you've seen can be tricky. This checklist will help you stay organized and focused on finding your dream home.

The Home	Poor	Fair	Good	Great
Exterior Condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Floorplan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Kitchen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family Area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dining Area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Laundry Room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Primary Bedroom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Primary Bathroom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Extra Bedroom(S)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Extra Bathroom(S)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Garage Size	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lot	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Kitchen Appliances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Laundry Appliances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A/C & heating system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Patio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pool	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fireplace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Property Address \_\_\_\_\_

Price \_\_\_\_\_

# Of Bedrooms # Of Bathrooms \_\_\_\_\_

Total Square Feet \_\_\_\_\_

First Impression  Dislike  Like  Love

Does This House Make The Short List  Y  N

## Notes About the Neighborhood

Appearance \_\_\_\_\_

Traffic \_\_\_\_\_

Security & Safety \_\_\_\_\_

Nearby Schools \_\_\_\_\_

Close To \_\_\_\_\_

Additional Notes \_\_\_\_\_



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## Overall Rating

1 2 3 4 5 6 7 8 9 10



# Open House Comparison Chart

Once you've started to view a number of homes and begin narrowing down your top choices, it can be helpful to see how they stack up to each other. Use your House Hunting Checklist notes to compare, contrast, and rank your top choices.

	Home 1	Home 2	Home 3	Home 4
Address				
Asking Price				
No. Beds/Baths				
1st Impression				
Location				
Neighborhood				
Living Room(s)				
Dining Room				
Kitchen				
Bathrooms				
Primary Bedroom				
Primary Bath				
Floor Plan				
Yard/Patio				
Garage				



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# 105 MORE WAYS

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**AGENTS WHO ARE REALTORS®  
ARE WORTH EVERY PENNY OF  
THEIR COMPENSATION.**

Here's a look at all the things – big and small –  
that a REALTOR® may do to help clients when  
buying a home.



## Counseling Session Activities

1. Prepare the buyer for executing a buyer representation agreement
2. Explain agency relationships to the buyer and get state required legal consent to represent, if needed
3. Inform the buyer of working relationship based on state law, the REALTORS® Code of Ethics, and the broker's business policies

## Building a Relationship

4. Learn the buyer's wants and non-negotiable needs
5. Understand the buyer's budget and what will be needed financially
6. Help the buyer understand what property their chosen budget will buy
7. Consider having the buyer fill out a homebuyer's checklist
8. Assist the buyer in examining how much they can afford to spend
9. Provide quality lender resources
10. Partner with the buyer to locate suitable properties for consideration
11. Match the buyer's needs with available property
12. Constantly re-evaluate buyer's needs and refocus property showings to fit those needs
13. After ensuring the buyer understands what is done for them, how it is done, and the benefit to them, obtain signatures on the buyer representation agreement
14. Explain how compensation is paid, who pays it, and what the buyer's options are for paying it





## Educating the Buyer

15. Communicate the working relationship based on state law, the REALTORS® Code of Ethics, and the broker's business policies
16. Explain Federal and State Fair Housing laws
17. Explain what to look for in applicable property disclosures
18. Reassure the buyer that their personal information will remain confidential
19. Inform the buyer that you will always disclose all known material defects
20. In accordance with state law, provide information on checking the sex-offender registry and crime statistics for the neighborhood
21. Discuss available resources that the buyer can check to learn more about prospective neighborhoods

## Preparing the Buyer

22. Explain the timeline for house hunting, mortgage approval, and closing
23. Explain the local market and how it impacts the buyer
24. Show statistics on what percentage of list price sellers in the area are currently receiving
25. Inform the buyer on what home features are popular
26. Identify current average days on market
27. Share the dangers of using the price per square foot to figure home values
28. Explain the concept of absorption rate and how it impacts the buying process
29. Indicate current listing months of market inventory
30. Share estimated potential out-of-pocket costs to complete the transaction
31. Assist the buyer in analyzing the loan estimates
32. Qualify the buyer for financial ability to purchase
33. Help the buyer account for the complete costs of homeownership
34. Prepare lender for listing agent calls
35. Assist in comparing different financing options
36. Help the buyer select for viewing only those homes that fit their needs
37. Proceed in showing homes that fit the buyer's must-haves
38. Caution the buyer on posting information to social media
39. Review the sample sales contract so the buyer is prepared when it comes time to make an offer



## Showing Properties

40. Schedule showings and provide access to all listed properties as soon as they become available in their local MLS broker marketplaces
41. Educate the buyer on the immediacy of new listings appearing in their local MLS broker marketplaces and the lag time for them to appear on some websites
42. Collaborate with the buyer on properties they may have learned about through their sphere contacts
43. Research and assist on all unlisted properties the buyer wishes to see
44. Preview properties prior to showing if needed
45. Network with other agents to source properties not yet in their local MLS broker marketplaces
46. Contact homeowners in focus areas to see if they are considering selling
47. Set up an automated email alert system through their local MLS broker marketplaces that immediately notifies the buyer of properties that fit discussed requirements
48. Arrange a tour of areas, schools, and key points of interest
49. Provide resources containing neighborhood information on municipal services, schools, etc.
50. Inform the buyer of negative aspects like nearby venues or operations that may result in issues that could impact value
51. Collect and share any other vital information on available homes, remembering to follow all fair housing laws at all times
52. Check applicable zoning and building restrictions
53. Help the buyer decipher public property and tax information
54. Collect and share pertinent data on values, taxes, utility costs, etc.
55. Compare each property shown to the buyer's wants and needs list and remind them of what they were looking for
56. Help the buyer narrow the search until the buyer identifies top choices



## Negotiating Offers

57. Assist the buyer in getting the best property at the best price
58. Suggest that the buyer learn more about the neighborhood prior to making an offer
59. Prepare a comparative market analysis (CMA) in advance of making an offer
60. Prepare the buyer to have the most attractive offer in the current marketplace
61. Explain common contract contingencies and include approved protective clauses in the purchase offer
62. Ensure that the buyer receives and understands all state and federally-required disclosure forms
63. Prioritize contract negotiation goals with the buyer
64. Help create a negotiating strategy
65. Use strategies such as an escalation clause to maintain a competitive offer
66. Prepare the buyer for a multiple offer situation and develop negotiation strategies
67. Write an offer that has a reasonable chance of being accepted
68. Recommend optional contingencies and explain the pros and cons of using them
69. Provide information on purchasing incentives that may be available
70. Discuss financing alternatives
71. Negotiate the buyer's offers to arrive at the best price and terms
72. Utilize hyperlocal expertise and strong communication skills to assist the buyer in being the successful offer





## Advocating for the Buyer and Facilitating the Close

73. Advocate for the buyer throughout the entire process
74. Encourage the buyer to fully investigate their options in terms of a home inspector, title company, appraiser, mortgage lender, and other services
75. Present a list of the types of required and optional inspections such as environmental, roofing, and mold
76. Review and discuss home inspection concerns
77. Negotiate repair requests from home inspection
78. Guide the buyer on meeting all contract deadlines
79. Assist in coordinating communications
80. Advise the buyer to review the settlement statement
81. Inform clients that they need to transfer utilities to the new residence
82. Schedule final walkthrough
83. Accompany the buyer on the walkthrough
84. Assist the buyer in questioning the appraisal report if it affects the financing
85. Confirm clear-to-close with the lender
86. Ensure all parties have all forms and information needed to close the sale
87. Remind the buyer of the location where the closing will be held
88. Confirm the closing date and time, and notify parties if there are changes





89. Gather all required forms and documents for closing
90. Explain flood insurance to the buyer
91. Explain title insurance to the buyer and refer to qualified insurance broker
92. Order any surveys needed
93. Order the appraisal
94. Order the title search
95. Confirm the status of the loan funding
96. Check addendums and alterations for agreed terms
97. Review the buyer's closing statement to ensure accuracy
98. Explain wire fraud risks and remind clients to verify all wiring instructions before transferring funds
99. Double-check all tax, homeowners' association dues, utility, and applicable prorations, if relevant
100. Request final closing figures from the closing agent (often an attorney or title company)
101. Receive and carefully review closing figures to ensure accuracy
102. Receive and carefully review title insurance commitment with the buyer
103. Advise the buyer to re-key their locks and to consider a one-time cleaning service or landscaping before moving day
104. Review documents with the closing agent (attorney)
105. Support the buyer in any final closing activities

Actual services provided will depend on the needs of the buyer and the transaction – not all 105 things will need to be done in every transaction.

Featured content from the Center for REALTOR® Development's Accredited Buyer's Representative (ABR®) Designation Course.

Visit [crd.realtor](http://crd.realtor) to learn more.



# Comparative Market Analysis (Example)

Here are some homes that match your search criteria.



Address	123 Walnut Street	456 Maple Avenue	789 Oak Drive	321 Pine Court	654 Cedar Lane
Listing Price	\$750,000	\$725,000	\$680,000	\$740,000	\$710,000
Sold Price	\$790,000	\$770,000	\$695,000	\$780,000	\$735,000
DOM	16 days	12 days	20 days	14 days	18 days
Year Built	2013	2015	2012	2014	2013
Lot Size	1800 sq feet	2000 sq feet	1750 sq feet	1850 sq feet	1900 sq feet
Square Feet	1650 sq ft	1700 sq ft	1600 sq ft	1680 sq ft	1625 sq ft
Bedrooms	3	3	3	4	3
Bathrooms	3	3	2.5	3	2
Garage	2	2	1	2	2
# Of Stories	2	2	2	2	1
Additional Features & Notes	Pool Finished Basement Renovated Kitchen New AC/Furnace	Home Office Smart Home Tech. Upgraded Appliances New Roof	Sunroom Fenced Yard New Flooring Security System	Outdoor Kitchen Walk-In Closets Indoor Pool New AC	Fireplace High Ceilings Heated Floors Smart Home Features



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# Offer Overview

Are you considering buying and putting an offer in on a property? Use this offer overview to guide you to what should be included, along with amounts and timelines. These are the tools to get the keys to your new home.

**Address:** \_\_\_\_\_

Purchase Price: \_\_\_\_\_

Earnest Money: \_\_\_\_\_

Closing Costs: \_\_\_\_\_

Closing Date: \_\_\_\_\_

Financing Information (Loan Type): \_\_\_\_\_

Lender: \_\_\_\_\_

Title Company: \_\_\_\_\_

Title Expenses: \_\_\_\_\_

Inspection Period: \_\_\_\_\_

Resolution Period: \_\_\_\_\_

**Special Stipulations/Contingencies:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



# Offer Submission Checklist

**Prepared to make an offer?** Use this as a guide to determine what you'll need to successfully make an offer, as well as keep track of important information regarding the listing and closing.

Property Address: \_\_\_\_\_

Seller(s) Names: \_\_\_\_\_

List Price: \_\_\_\_\_

Preferred Title Company: \_\_\_\_\_

## Items to Include with Your Offer

- Pre-Approval Letter or Proof of Funds
- Buyer signed copies of disclosures/addendums
- Confirmation of Agency
- Property Condition Disclosure

## Agent Information for Purchase & Sale Agreement

Listing Company: \_\_\_\_\_ Listing Licensee: \_\_\_\_\_

Listing Company Address: \_\_\_\_\_ Licensee License Number: \_\_\_\_\_

Listing Company License Number: \_\_\_\_\_ Licensee Phone: \_\_\_\_\_

Listing Company Telephone: \_\_\_\_\_ Licensee Email: \_\_\_\_\_

## Closing Will Be Held At:

Title Company: \_\_\_\_\_

Title Company Contact: \_\_\_\_\_

Contact Phone: \_\_\_\_\_

Title Company Address: \_\_\_\_\_

Additional Instructions/Details: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_



# Contract-to-Close Timeline

Congratulations! You're under contract. Below is an estimated timeline of the next steps to complete the home purchase and get the keys to your new home. Transfer information from the contract to this sheet so you can keep up with dates and amounts.

**Purchase Price**

**Escrow Deposit**

**Closing Date**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Earnest Money Due

\_\_\_\_\_

Submit Contract to Lender

\_\_\_\_\_

Escrow Deposit Due

\_\_\_\_\_

Schedule Home Inspection

\_\_\_\_\_

Submit Loan Application

\_\_\_\_\_

Complete Home Appraisal

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Repair Request Due to Seller

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Obtain Homeowner Insurance

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Obtain Home Warranty

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Setup Utilities

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Schedule Final Walkthrough

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Schedule Closing per Contract

**Notes:** \_\_\_\_\_

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# Home Inspection Checklist

Use this checklist as a guide during your thorough home tour so that you can catch any potential problems before you put in an offer. Keep this handy during your inspection, too - if any of these items aren't covered in the inspection report, be sure to ask your inspector why.

## Exterior

- Is the paint in good condition? Is it flaking in spots?
- Is the siding in good condition?
- Are all windows in good condition with appropriate seals intact?
- Do all doors open and close properly with all seals intact?
- Does the garage door operate properly and have a working safety sensor installed?

## Roof

- What is the overall condition of the roof? Look for missing shingles or damaged flashing.
- Are gutters and downspouts firmly attached and free of any damage?
- What is the condition of the chimney? (If applicable)
- Are skylights and other ventilation elements properly sealed with no visible damage?

## Electrical

- Do all of the switches work? Are there any obvious and significant malfunctions?
- Have the outlets been grounded?
- Is the panel updated and expandable for additional appliances or a potential remodel?
- Is there knob-and-tube wiring?

## Interior

- Check that doors, walls, and ceilings appear straight and level without visible strains, cracks, or damage
- Ensure all doors open and close properly
- Ensure all windows open and close properly
- Check baseboards and molding for any damage or warping
- Ensure there is no asbestos present

## Attic

- Are there any signs of leaks in the roof?
- Is there enough insulation and adequate ventilation?
- Are there any holes or cracks large enough for rodents to enter?

## Appliances

- What is the age and condition of the stove, dishwasher, refrigerator?
- Is the garbage disposal working properly with no noticeable leaks?
- Are there any other appliances that are being left, and are they in good condition and working properly?

# Home Inspection Checklist

## Lot

- Does drainage appear to be traveling away from the house?
- Are there any visible signs of standing water near or around the house?
- What is the condition of the patio and/or deck (if applicable)? Are there signs of rotting wood?
- Are trees and other major vegetation healthy? And are they hanging too close to the roof or power lines?
- If the property has an irrigation system, does it work properly with no noticeable leaks or damage?
- Is the fence and/or walls in good condition with no damage?
- Are the driveway and any walkways clear of any significant cracks and damage?

## Foundation

- Are there significant cracks or disturbances in the foundation?
- Does these appear to be any irregular sloping or settling of the home, garage, or other exterior structures?
- Are there any large trees or plants encroaching on the foundation?

## Plumbing

- Has the sewer line been scoped to check for potential cracks or damage?
- Water heater - condition of, appropriate size for the home, and no signs of rust or damage
- Water pressure
- Visible pipes show no signs of damage or leaks
- Are all sinks, tubs, and showers draining properly with no signs of clogs

## Basement

- Are there signs of moisture or mold? Check for musty odors.
- Is there adequate insulation?
- If there's a sump pump, is it working properly?
- Are there any signs of pests or termite activity?

## Heating/Cooling System

- How old is the furnace and/or AC unit?
- Do all interior rooms have proper vents?
- Are all rooms heating up and cooling down properly?

# Trusted Providers



## CONSTRUCTION

Name:  
Number:  
Email:

## PLUMBING

Name:  
Number:  
Email:

## MORTGAGE

Name:  
Number:  
Email:

## PAINTING

Name:  
Number:  
Email:

## LANDSCAPING

Name:  
Number:  
Email:

## HOME INSPECTION

Name:  
Number:  
Email:

## FLOORING/CARPET

Name:  
Number:  
Email:

## MOVERS

Name:  
Number:  
Email:

## HOME WARRANTY

Name:  
Number:  
Email:

## CARPET CLEANING

Name:  
Number:  
Email:

## PEST CONTROL

Name:  
Number:  
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## WINDOW REPAIR

Name:  
Number:  
Email:

## HOUSE CLEANING

Name:  
Number:  
Email:

## HVAC

Name:  
Number:  
Email:

## SPRINKLER REPAIR

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Number:  
Email:

## ROOFING

Name:  
Number:  
Email:

## APPRAISAL

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Number:  
Email:

## ENGINEER

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Number:  
Email:

## ELECTRIC

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Number:  
Email:

## TURF/IRRIGATION

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Number:  
Email:

## LOCKSMITH

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Number:  
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# Closing Checklist

As the anticipation builds towards closing day, the excitement of finally stepping into your new home is visible. However, ensuring a seamless transition requires thorough preparation. From securing the keys to making moving arrangements and settling into your new abode, careful planning is essential to making this significant milestone a joyous and stress-free experience.

## Before Closing Day

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### Financial Readiness:

- Review the Closing Disclosure from your lender.
- Coordinate with your lender to secure necessary funds for closing costs and down payment.

### Property Preparations:

- Schedule and complete a thorough home inspection.
- Coordinate and address any negotiation points arising from the inspection with the seller.
- Arrange and complete the home appraisal process.
- Ensure you have homeowners insurance in place and provide details to your lender.

### Document Organization:

- Collect essential documents, including IDs and required paperwork.
- Clear title and provide the title search results to your mortgage lender.
- Purchase title insurance for added protection.

### Logistical Arrangements:

- Arrange for utilities to transfer to your name.
- Confirm completion of contingencies.
- Coordinate move-out details from your current residence.
- Schedule a final walk-through of the property.
- Change your address with relevant parties and notify them about the move.

### Moving Preparation:

- Schedule a moving service or reserve a moving truck.
- Notify various parties about your upcoming move:
  - Employers
  - Family & Friends
  - Post Office
  - Current landlord (if applicable)
  - Government agencies
  - Subscriptions
  - Insurance providers
  - Utilities
  - Financial institutions
  - Medical providers
  - Schools



## On Closing Day

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- Bring valid photo ID
- Bring proof of homeowners' insurance
- Bring copy of the contract with the seller
- Bring home inspection report
- Review closing documents ahead of time
- Bring any necessary documents the bank requires to approve your loan
- Provide necessary funds for closing
- Sign all necessary paperwork, including loan agreement, deed, etc.
- Receive keys once documents are signed and funds transferred

## After Closing Day

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- Duplicate closing documents and store them in a safe place
- Ensure utilities have been reactivated in your name
- Consider changing locks for added security
- Plan a routine maintenance schedule for your new home



## CHECKLIST

# For the New Owners

Before the property changes hands, consult this list to make sure these items are transferred with the house.

- Owner's manuals and warranties** for any appliances left in the house.
- Garage door opener(s).**
- Extra set of house keys.**
- Other keys.** Think beyond the front doors; do you have any cabinets or lockers built into the home that require keys?
- A list of local service providers,** such as the best dry cleaner, yard service, plumber, and so on. You're not just helping the new owners, but also the local businesses you're leaving behind.
- Code to the security alarm** and phone number of the monitoring service if not discontinued.
- Smart home device access.** Any devices listed as fixtures need to be reset for the new homeowner. Make sure your account information and usage data are wiped from the device so that they may use it. Check with your device's manufacture to find out how to do this.
- Numbers to the local utility companies.** This can be especially helpful to owners who may not yet have easy access to the Internet in the new home.
- Contact info for the condo board or home ownership association,** if applicable.

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# Housewarming Prep Ideas

Ready, Set, Prep! Use this handy checklist to prepare your home for a housewarming party.

## Plan Ahead

- Walk through each room and critique the home from a guest's perspective.
- Consider getting a professional home inspection to see if any repairs are needed.
- Hire a contractor to handle any major projects.
- Hold a yard sale. Sell, donate or trash anything you don't need.

## Clean, Declutter and Depersonalize

- Thoroughly clean the entire home.
- Scrub tile in kitchen and bathrooms.
- Clean hardwood floors.
- Steam clean carpets and drapes. Consider replacing carpet if stains are prominent.
- Get rid of dust bunnies.
- Repair cracks and holes in walls.
- Paint interior walls with neutral colors, like beige, cream or light pastels. Tip: pale blues and greens are good for bathrooms.
- Remove excess and oversized furniture.
- Rearrange furniture to maximize space.
- Organize room closets and store out-of-season clothes.
- Remove all small appliances, toys, magazines and pet items.
- Remove family photos, personal collections and medications.
- Declutter garage and store unnecessary items off site.
- Secure valuable items, including cash and jewelry.

## Show Off Your Home's Best Features

- Remove rugs to show off hardwood floors.
- Pull back drapes to showcase nice views.
- Stage the front porch or deck with furniture and potted plants.
- Make sure fireplaces are in working condition.
- Clean backyard and pool area.



## Pay Attention to Kitchens and Bathrooms

- Mop and wax/polish the floors.
- Clear all countertops.
- Replace outdated hardware.
- Clean appliances and fixtures.
- Clean and organize the pantry, cabinets and drawers.
- Replace old caulking around sinks and bathtubs.
- Remove stains from sinks, toilets and bathtubs.
- Keep all toilet seat lids closed.
- Hang fresh towels.

## Appeal to the Senses

- Bake cookies or burn scented candles.
- Offer light refreshments.
- Install higher wattage incandescent light bulbs to brighten rooms.
- Turn on all the lights.
- Open windows to let in fresh air.
- Open curtains or blinds to let in natural light and show off views.
- Turn off TVs.
- Relocate pets on the day of the party.
- Refrain from smoking in the home.

## Maximize Curb Appeal
















- Paint the home's exterior, including trim, doors and shutters.
- Check front door, doorbell, address number and welcome mat.
- Power wash siding and windows.
- Inspect the roof and make repairs as needed.
- Repair cracks in driveway and sidewalks.
- Sweep entryway and walkways.
- Mow, water and fertilize the lawn.
- Trim shrubs and trees and rake the leaves.
- Plant colorful flowers and shrubs.
- Store toys or equipment lying on the yard.
- Clean gutters and downspouts.



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	Snapchat	Add me for real-time, unfiltered moments of my daily life, home routines, and behind-the-scenes of my journey.	<a href="https://snapchat.com/t/IA5Wf6SZ">https://snapchat.com/t/IA5Wf6SZ</a>
	TikTok	Follow for relatable homebody routines, real estate lifestyle moments, and soft life content that shows how I'm building my dream life.	<a href="https://www.tiktok.com/@realyasherica? t=ZP-8uDJKmfsApz&amp; r=1">https://www.tiktok.com/@realyasherica? t=ZP-8uDJKmfsApz&amp; r=1</a>
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