

A Buyer Guide

THAT PUTS YOU FIRST

Expert guidance.
Local knowledge.
A smoother, more
confident home buying
experience.

YOUR VISION.
MY COMMITMENT.



PLAN

Set your goals
and get ready



SEARCH

Find the right
home



OFFER

Strategize
and negotiate



INSPECT

Confirm and
finalize



CLOSE

Get the keys
and feel at home

BEYOND THE SEARCH

Financing • Closing Costs • Insurance • Louisiana Taxes • First-Time Buyer Programs • FAQs • Local Resources



RIMA HODGESON

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RimaStyleHomes.com

***YOUR VISION.
MY
COMMITMENT.***

A buyer guide created by Rima Hodgeson

Why I created this guide

Because buying a home should feel exciting and informed - not confusing, rushed, or overwhelming.

Buying a home comes with decisions, deadlines, new terminology, and moving parts. I created this guide because I never want you to feel like you are supposed to already know how all of this works.

My job is to help you understand your options, know what comes next, and make decisions with confidence - without making the experience feel overwhelming.

Think of this as the guide you can come back to throughout your purchase. And when it does not answer your question, call me. That is what I am here for.



A little personality belongs here too.

If we have not met yet: I am Rima - the REALTOR® who will tell you the truth, point out the red flags, fight hard for your interests, and yes, probably talk about proper hummus at some point.

YOUR VISION. MY COMMITMENT.

Clear guidance. Strong representation. No pressure.

[Search Homes](#)

[Browse Areas](#)

[Email Rima](#)

Before we tour: three simple things.

Do these first and the home search gets faster, smarter, and less stressful.

1

Start my personalized buyer plan

Go to buy.rimastylehomes.com and click "START MY PERSONALIZED BUYER PLAN" so I know your goals, timing, budget, must-haves and deal-breakers.

2

Get financing clarity

A lender can verify your numbers and help you understand cash-to-close and monthly payment.

3

Review our buyer agreement

We put services, expectations, timing and compensation in writing before we tour.

DO YOU NEED TO SELL TO BUY?

Already a homeowner? We can coordinate the sale and purchase as one plan - equity, timing, financing, closing dates and your move.

[Sell + Buy Plan](#)

[Payment Estimator](#)



PEOPLE
HOMES
POSSIBILITIES



A Smooth Move, From Selling to Buying

*Sometimes the next home depends
on making the current one work first.*

I had the opportunity to help these clients purchase their next home while also selling both of their existing homes. With careful timing, clear communication, and a plan for each step, we were able to bring all three transactions together in under 45 days.

Every move is different, but if you need to sell before you buy, or coordinate both at the same time, I can help you think through the timing and create a plan that feels manageable.

BUYING + SELLING?
LET'S PLAN IT TOGETHER. →


1
Home Purchased


2
Homes Sold


<45
Days
From Beginning
to End

THE RIGHT PLAN MAKES
ALL THE DIFFERENCE.



Two homes sold. One new chapter beginning.

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What I do as your buyer's agent

It's more than showings and paperwork — I'm your advocate, researcher, negotiator, and project manager.

1 Protect

I keep your priorities and confidential information central.

2 Research

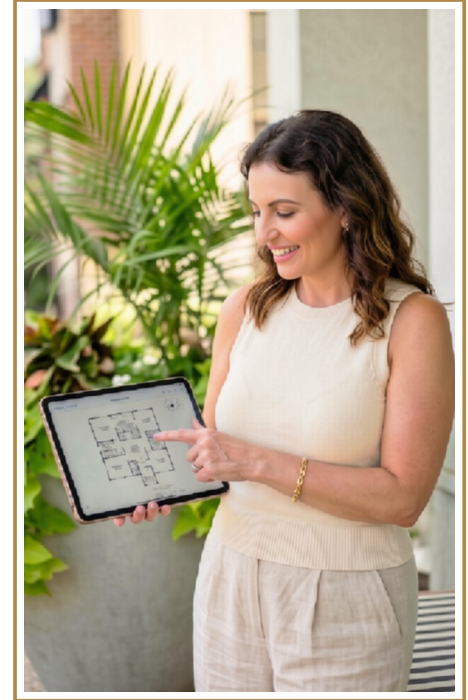
Price history, disclosures, flood/tax/HOA facts and comparable sales.

3 Negotiate

Price, terms, repairs, credits, timelines and the details that matter.

4 Coordinate

Lender, title, inspectors, insurance, appraisal and every deadline.



I'll point out the good — and the “let's not do this” red flags.

Credentials that work for you

- REALTOR®** Professional + ethical standards
- ABR®** Accredited Buyer's Representative
- SRS®** Seller-side insight helps at the table
- BGRS** Relocation experience
- COMPASS** My service, backed by Compass tools + network

The 10-step path to keys

You do not have to remember all of this. I track the sequence, the deadlines, and what comes next.

1 *Goals*

Priorities + budget

2 *Pre-Approval*

Financing clarity

3 *Buyer Agreement*

Services + terms

4 *Search*

MLS + opportunities

5 *Tour*

Fit + condition

6 *Offer*

Price + terms

7 *Inspect*

Due diligence

8 *Loan + Appraisal*

Underwriting

9 *Walkthrough*

Final check

10 *Close*

Sign + keys

You'll always know which step we're on.

The buyer agreement – plain English

A written agreement creates clarity about our relationship before we step into homes together.

Why you'll see it

Louisiana law requires a buyer agreement between a broker and a buyer for the purchase of a home. NAR MLS policy separately requires MLS Participants working with a buyer to have a written agreement before touring a home.

Practical takeaway: before we tour together, we review and sign the agreement.

SERVICES

What I will do for you

DURATION

How long our agreement lasts

COMPENSATION

How my brokerage will be paid

RELATIONSHIP

Exclusive/non-exclusive terms, as applicable

ENDING IT

Termination and any carryover terms

Open house on your own?

[LREC buyer-agreement info](#)

You can attend. Tell the host you are represented by Rima Hodgeson, and send me the address. The agreement rules for an agent hosting on behalf of the seller are different from when an agent is working with you as your buyer representative.

• **[NAR written buyer agreements](#)**

How buyer-agent compensation works

No vague “whatever the seller pays” language. We agree on the terms clearly and in writing.

BROKER FEES AND COMMISSIONS ARE NOT SET BY LAW AND ARE FULLY NEGOTIABLE.

1

We agree in writing

The buyer agreement states the amount/rate or a clear way to determine compensation.

2

We identify possible sources

A seller, listing broker, buyer, or a combination may contribute — depending on the transaction.

3

We negotiate if appropriate

A purchase offer may request seller contribution, subject to the contract and financing rules.

4

Closing reflects the final arrangement

If outside contributions do not cover the agreed amount, the buyer may owe the difference under the agreement.

Important: my brokerage cannot receive more than the compensation agreed to in your buyer agreement.

Know your numbers before you fall in love

Price matters. Monthly payment, cash-to-close, insurance and taxes matter more.

Pre-Qualification

A quick estimate based largely on information you provide. Useful for an early conversation — but it is not the same as a lender verifying your file.

Pre-Approval

The lender reviews credit, income, assets and documentation and provides a conditional approval amount. Stronger when it's time to make an offer.

Your monthly housing cost can include

- Principal + interest
- Property taxes
- Homeowners insurance
- Flood insurance (if carried/required)
- HOA/condo dues
- Mortgage insurance, if applicable

Lender-safe habits

- Ask before opening new credit
- Keep large deposits documented
- Talk to the lender before job/income changes
- Do not finance furniture or a car before closing



Estimator

Tap or scan

Loan types – without the alphabet soup

Your lender confirms eligibility, pricing and current program rules. Here's the quick version.

Conventional

As little as 3% down for some qualified buyers; mortgage insurance often applies below 20% down.

FHA

As low as 3.5% down for qualified borrowers; FHA mortgage insurance applies.

VA

0% down may be available to eligible veterans/service members; funding-fee rules vary.

USDA

0% down may be available in eligible areas, subject to household income and property rules.

Jumbo

For loan amounts above conforming limits; generally stronger credit/reserve requirements.

First-time buyer? Ask about assistance.

Louisiana Housing Corporation offers homebuyer programs that may assist eligible buyers with down payment and/or closing costs. Program funding, income limits, credit requirements and terms change — your lender should verify what is available now.



[Calculator](#)

LHC Homebuyer Programs

Loan information is educational only and not a commitment to lend.

Search smart – not endlessly

We narrow the field so every showing has a reason.

Where I look

MLS • Compass opportunities such as Private Exclusives/Coming Soon when available • new construction • FSBO/off-market possibilities when appropriate

Your home-fit checklist

- Total monthly cost
- Commute + daily routine
- Lot, layout + storage
- Condition + maintenance
- Flood/insurance considerations
- HOA/condo rules + fees
- Future plans + resale flexibility

Fair housing = your choice

You decide which locations fit your life. For schools and other neighborhood information, I'll point you to objective public/third-party sources so you can research the factors that matter to you.

My role is to provide property facts and options — not steer you based on protected characteristics.

Tap to start

[Search Homes](#)



Homes

[Browse Areas](#)



Areas

[Payment Estimator](#)



Estimator

Look past pretty

Paint, furniture and staging can distract. We focus on what stays with the house.

LOVE IT

INVESTIGATE IT

WALK AWAY

Structure + roof

Visible movement, roof age/condition, exterior drainage

Major systems

HVAC, water heater, electrical, plumbing

Moisture + water

Stains, odors, drainage, grading, flood history/disclosures

Windows + doors

Operation, seals, condition, exterior openings

Function

Room flow, storage, parking, accessibility for your needs

Ownership cost

Insurance, HOA, utilities, maintenance, future repairs

Furniture leaves. Location, layout and major systems do not.

And remember: the inspection is where specialists take a much deeper look.

A strong offer is more than a price

We balance competitiveness with your budget, risk tolerance and goals.



The best offer is the best combination of price + terms – not automatically the highest number.

Inspection + due diligence

This is your window to learn more, ask questions and make informed decisions within the contract deadlines.

1

Schedule inspections

General inspection plus specialty experts when the property or findings call for them.

2

Review reports + disclosures

We organize the issues by safety, systems, condition, cost and importance to you.

3

Decide what matters

Accept as-is, request repairs/credits, or use contract rights as applicable.

4

Negotiate + document

Any agreement is put in writing and tracked through closing.

I am not the inspector, engineer, roofer, plumber or electrician – and that's a good thing.

My job is to identify when we need the right specialist, help you understand the choices, and keep the contract deadlines protected.

Insurance is a budget item – not an afterthought

Get quotes early. A home can fit the purchase price and still miss the monthly-payment target.

Homeowners Insurance

Your lender will generally require coverage before closing. Louisiana premiums can vary significantly by carrier, roof/age, construction, deductibles and other underwriting factors.

Flood Insurance

Flood risk is not limited to mapped high-risk areas. Depending on the property, flood zone and loan/program rules, flood coverage may be required or may be a voluntary risk-management choice.

My “under contract” insurance checklist

- Request quotes immediately
- Give the carrier the exact property address
- Ask about wind/hail deductibles and roof rules
- Confirm flood zone + available flood options
- Use the real premium in your monthly budget
- Tell your lender about coverage changes quickly

WHY EARLY?
Insurance can materially change affordability – and late surprises can affect financing or closing timing.

Rates, availability and underwriting change. Confirm current coverage with a licensed insurance professional.

Cash to close ≠ down payment only

Exact costs vary by loan, title company, property and negotiated terms. Your lender and closing professional give the final numbers.

Common buyer-side costs

- Down payment
- Lender/origination + underwriting fees
- Appraisal + credit-related fees
- Inspections + specialty reports
- Title/settlement + lender title policy
- Prepaid interest, taxes + insurance escrows
- Recording/survey costs when applicable

Seller concessions

Some closing costs or credits may be negotiated with the seller, subject to the purchase contract and loan-program limits. Nothing is automatic — we decide what to request based on the offer strategy.

I'll help you see the trade-off between price, concessions and competitiveness.

Louisiana Homestead Exemption

For a qualifying owner-occupied homestead, Louisiana's constitutional exemption is up to \$7,500 of assessed value (equivalent to \$75,000 of market value at the standard 10% residential assessment). After closing, apply with the parish assessor where the home is located.

East Baton Rouge Assessor

If you buy outside East Baton Rouge Parish, I'll point you to the correct parish assessor.

Contract to close – what happens behind the scenes

A lot moves at once. I keep the people, paperwork and deadlines moving in the same direction.

1

Application

Finalize loan application

2

Documents

Income/assets supplied

3

Processing

File + verifications assembled

4

Underwriting

Loan reviewed

5

Conditional Approval

Any final conditions

6

Clear to Close

Loan approved to fund

7

Closing Disclosure

Final loan terms/costs

8

Funding + Act of Sale

Sign, fund, transfer ownership

Final walkthrough: confirm the agreed condition, verify negotiated repairs, and make one last check before you sign.

For most covered mortgage transactions, the Closing Disclosure is provided at least 3 business days before consummation.

The “please don’t do this before closing” page

A few innocent choices can create lender delays. Ask first — buy the sofa after keys.

DO

- Answer lender requests quickly
- Keep funds and deposits documented
- Ask before moving large sums
- Get insurance quotes early
- Keep credit usage stable
- Verify wire instructions using a known phone number

DON'T

- Open a new credit card
- Finance a car/furniture/appliances
- Co-sign a loan
- Change jobs or income structure without talking to your lender
- Make unexplained large deposits
- Trust emailed wiring changes without independent verification

Open houses + new construction

Tell the host, builder or sales representative that you are already represented by Rima Hodgeson. Before you register, sign anything or share detailed buying information, send me the address so I can help protect your representation and understand the builder’s process.

Wire-fraud rule: never rely on an email alone to change wiring instructions.

Questions buyers actually ask

No judgment. No question is too small.

Do I pay anything upfront?

Only if our written agreement includes an upfront or retainer fee. We review any possible cost before you sign.

Who pays my buyer agent?

Compensation can come from the buyer, seller, listing broker or a combination, depending on the agreement and transaction.

Can a seller contribute?

Yes, seller/listing-broker contributions may be possible and can be negotiated — but they are not guaranteed.

How long does the agreement last?

The duration is negotiated. It can be limited by time, property, area or other agreed terms.

Can I cancel?

Cancellation rights depend on the agreement. We review termination and any carryover terms before you sign.

Can I attend an open house alone?

Yes. Tell the host you are represented by Rima Hodgeson and send me the address.

What if I'm not ready yet?

That is completely fine. We can plan now and move when the timing and numbers make sense for you.

What if the home is new construction?

Call me before registering with the builder so I can help you understand the process and representation rules.

Still wondering something? Call or text me: 225-892-2131

Words you'll hear – translated

Save this page. Real estate has enough jargon already.

Appraisal

Independent opinion of value, typically ordered for the lender.

Contingency

A contract condition that must be satisfied or handled under the agreement.

Earnest Money / Deposit

Good-faith funds handled according to the contract and applicable escrow rules.

MLS

Multiple Listing Service — a database used by real estate professionals.

Pre-Approval

A lender's conditional approval after reviewing financial information.

Underwriting

The lender's review of the borrower, property and loan file.

Closing Disclosure

Final loan terms and costs for many mortgage transactions.

Due Diligence / Inspection Period

Your contractual window to inspect, investigate and make decisions under the purchase agreement.

Escrow

Funds or documents held by an authorized neutral party under agreed terms.

PMI

Private mortgage insurance on certain conventional loans; it protects the lender, not the buyer.

Title Insurance

Coverage addressing certain title/ownership risks, subject to policy terms.

Act of Sale / Closing

The final signing/funding process that transfers ownership.

If a term in a contract is unclear, stop and ask. I will explain it in plain language and tell you when legal, lending, tax, insurance or other professional advice is appropriate.

YOU ARE NEVER A TRANSACTION

Your story is the reason the work matters.



*“She never rushed us
or tried to push us.”*

— Colt W. • Compass testimonial

*“She truly went the
extra mile.”*

— Julieth W. • Compass testimonial

Compass recognition: Rising Star • Silver Award

*Ready when you
are.*

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Helpful legal/consumer resources

[Louisiana buyer-agreement law](#)

[NAR written buyer agreements](#)

[LREC advertising guidance](#)

Educational guide only — not legal, tax, lending, insurance or inspection advice. Programs, rates, forms and rules can change. Your signed agreements and current professional guidance control. Equal Housing Opportunity.



[Homes](#)



[Areas](#)



[Estimator](#)