



Guide for Home Buyers

It is my pleasure to provide you with this *Home Buyer's Guide*.

Now that you are considering buying a home, I thought it would be beneficial to state how we can make the most of our collaboration. Our goal is to get you the best property under the best conditions that are available at the time you are looking.

First, we look forward to helping you locate your new home. There will be considerable time and energy invested to help you obtain the property you describe in the *Buyer Questionnaire*. After you make your selection, our job is to ensure that you complete the steps in the *Buyer's Purchasing Process*.

Anytime you have questions, please contact us. I have every confidence we will be able to find you a suitable property as long as we work together, maintain reasonable expectations, and communicate openly.

We look forward to working with you.

Best regards,
Wanda T. Farrar
Principal Broker



BUYER OVERVIEW

Whether you're buying your first home or you're an experienced buyer, our goal is to make the process simple and effective for you.

There is a process...

First, think about the three features your home must have. We'll have a discussion on these items and others once you've completed the *Buyer Questionnaire*.

Next, you and a Lender will evaluate your purchasing capacity. The Lender will help you determine the best financing package for you. This is a crucial step! From this moment until settlement, you should be cautious about any major subtractions or additions to your bank and credit accounts. If you do, it may negatively affect your credit score and/or buying capacity. The reason I have you contact the Lender before we look at homes is because you will maximize your time and opportunities to get the home you want by focusing solely on properties that fit your purchasing parameters. Additionally, you'll be in a good negotiating position because you will have an approval letter from your Lender - a must have. This letter demonstrates to sellers that you are a ready, will, and able buyer.

Now, you are ready to start looking for homes. You will receive property listings based on the search criteria that you provided to us and identify those you would like to view. We will schedule property visits and these visits must include all decisionmakers.

Once we've found the home you want to purchase, we will negotiate the purchase with the Seller. It's now time to write a contract offer. This offer will include your earnest money deposit. When a mutually agreed upon purchase contract is reached between you and the Seller, we will continue with the process of transferring ownership of the home to you.

There are many details involved in getting your sale closed. It requires a great deal of communication with a lot of people within established deadlines. As your REALTORS®, our role during this period is to ensure that all details are handled timely and professionally on your behalf.

Yes, purchasing a home is a serious undertaking. But it doesn't have to be a tumultuous hassle, especially since we are working together throughout the process.

Let's get started! We'll listen carefully to your wants and needs. Complete the *Buyer Questionnaire* today!

BUYER'S PURCHASING PROCESS



*Denotes a possible monetary requirement.

WHAT DO YOU DO FIRST...

- If you want to see a new homes model? Contact Wanda.
- If you want to attend an open house? Contact Wanda.
- If you see any company's ad? Contact Wanda.
- If you see any company's sign? Contact Wanda.
- If you see a "for sale by owner" sign? Contact Wanda.
- If you know someone that wants to sell or buy a house? Contact Wanda.

Remember, for all of your real estate needs... Contact Wanda.

Let MLRG Help You Find Your Way Home...

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Find Your Ideal Lifestyle



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