Buying YOUR HOME



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Hello!



Niesha Veasley

REAL ESTATE AGENT

Investing in a home is one of the most important decisions you'll make. So much more than a roof over your head, your home is where life unfolds and memories are made, all while building a financial foundation for your future.

Deciding how you'll navigate your journey to homeownership is equally critical to the agent you work with. As someone who's been in your spot before, I'm familiar with what's cycling through your mind, and as a real estate agent, I've mastered the ins and outs of the buying process. When you work with me, you'll benefit from my experience, and together we'll work toward making sound, smart decisions for your future.

steps to

CLOSING

01

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02

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CLOSING DAY

01 PREPARE YOUR FINANCES

Before you officially start the home search I recommend to begin with talking to a lender and getting pre-approved. A lender will able to answer all your questions about finances and give yiu a clear understanding of your price range



SAVE CASH FOR DOWNPAYMENT AND OTHER EXPENSES

- A Down Payment is typically between 3.5% & 20% of the purchase price
- Earnest Money is money you put down to show serious you are about purchasing the property
- Due Diligence money is money you pay for the right to inspect the property - you will not receive this money back
- Closing cost for the buyer run between 2% and 5% of the loan amount

Mortgage lenders recommend keeping the purchase price between 3 to 5 times your annual income.

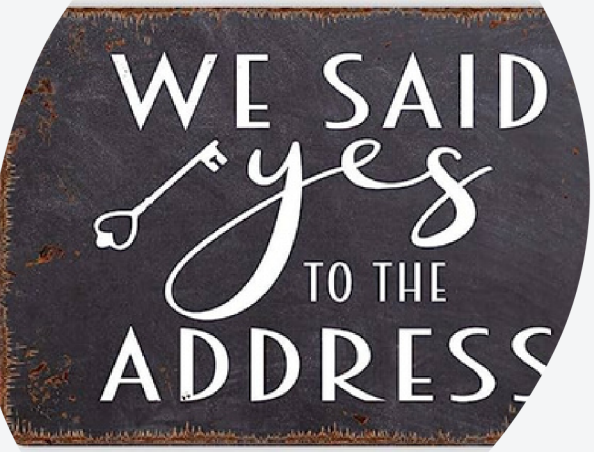
02 GET PRE-APPROVED

do

✓ Notify your lender of any address change
✓ Notify your lender of any salary or wage changes
✓ Be prepared to provide proof of significant bank deposits
✓ Acquire homeowner's insurance immediately after going under contract
✓ Keep all forms of debt paid and in check

don't

✘ Make large purchases
✘ Apply for or acquire any additional lines of credit
✘ Pay off, transfer, or close credit balances
✘ Change jobs without first talking to your lender
✘ Co-sign for another person seeking to obtain a line of credit or to make a purchase
✘ Pay off collections before conferring with your lender



Being pre-approved unlike being pre-qualified, means that you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income statements, assets, debt, etc) to be reviewed and verified by a lender.

03 HOME SHOPPING

Make a list of the things you'll need in your home. How many bedrooms and bathrooms do you need? Do you need a lot of storage space? How big do you want your backyard to be? Categorize your list into must-haves and nice to have to make the home search easier.



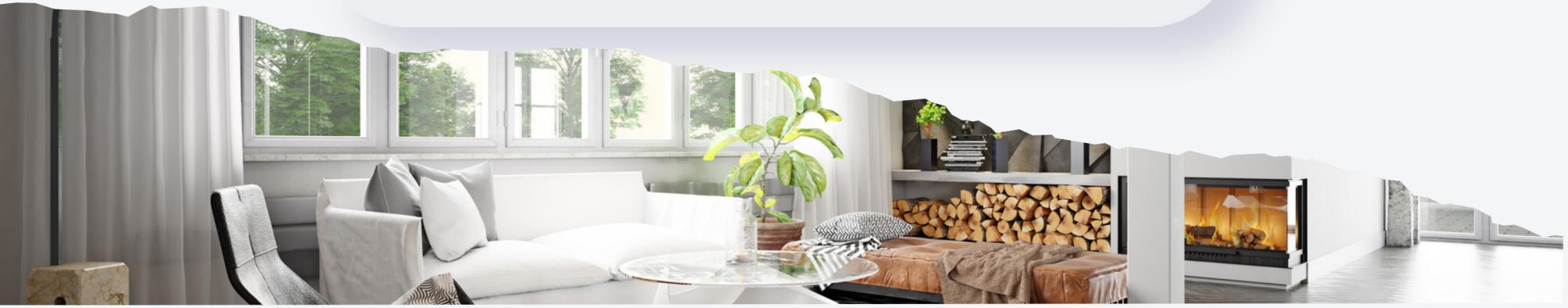




- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

04 MAKE AN OFFER

- Review contract terms and the time limit for offer
- Negotiate purchase price
- Choose a title company
- Shop home insurance options
- Prepare for a down payment, earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent



the

PROCESS

AFTER MAKING AN OFFER

FIRST OFFER	accept the offer decline the offer counter the offer the negotiations start
COUNTER	a counter-offer is when the seller offers you different terms. If this happens, you can accept/decline/counter the offer you can go back and forth as many times as needed
ACCEPTED	once all the parties agree on all the terms and sign the offer, you are officially under the contract

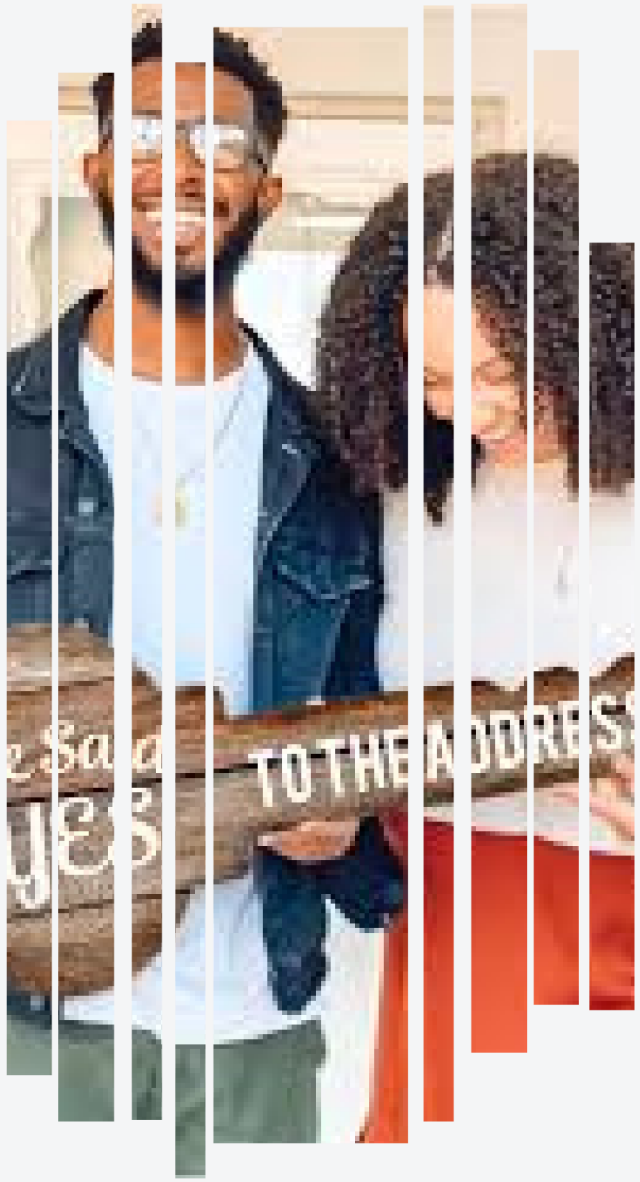
UNDER
contract

- Secure a home loan
- Acquire home insurance and send proof to your lender.
- Covered streamlines finding the best insurance to fit your needs
- Request a list of what conveys with the property
- Conduct a title search
- Choose your title company
- Schedule your closing
- Solidify both contracts effectively and allowable move-in dates
- Certify funds for closing
- Stay in close contact with your agent, lender, and title company



05 ORDER AN INSPECTION

A home inspection can help to identify deficiencies in the home you want to purchase. If the inspection reviles problems, you can negotiate with the seller to fix those issues.



Types of inspections

Home Inspection

Radon Testing

Wood-destroying organism (WDO) inspection

Mold inspection

Foundation inspection

06 NEGOTIATE FINAL OFFER

you can

- Ask the seller to make the repairs
- Ask for credits towards closing costs
- Ask the seller to reduce the sales price
- Back out from the transaction
- Move forward with the deal without any changes



BEFORE

closing day

- Transfer funds for closing
- Reserve a moving company and set a moving date
- Change your address through USPS, your bank and other instances
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and title company



07 CLOSING DAY

Before the closing day, we will do a final walk-through to check the property's condition. We will make sure that all requested repair work that the seller agreed to make has been done.



- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- Get your keys

Congrats!

the BOTTOM LINE

Real estate is complicated.
That's where I come in.
At the closing table, my goal is for you to feel that the purchase of your home exceeded all of your expectations, so throughout our interactions - from search to close - I'll work hard to achieve that goal.
When you choose me as your partner, you are not just getting a trusted, respected agent - you are getting a local expert who is passionate about serving our community and those who call it home.

Let's get started!



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