



**AB**

**A GUIDE TO HELP FAMILIES  
UPGRADE THEIR LIFESTYLE  
AND LIVE A LIFE  
THAT'S RIGHT FOR THEM.**

# BUILDING A FOUNDATION

## STEP 1: FIND A REALTOR

Interview a few agents and see if their personality matches your needs/wants. You want to “click”!

### QUALIFICATIONS YOUR AGENT SHOULD HAVE:

- Local market knowledge
- Good reviews or testimonials
- Financial Knowledge - they can walk you through the numbers!
- Find an agent who works full-time in the industry and has a track record.
- Great time management and communication skills:
  - Did they show up on time & prepared?
  - Do they communicate with you in a way you understand and feel comfortable with?
  - Did they explain the offer and search process in an easy-to-understand manner?

## STEP 2: KNOW YOUR FINANCIALS

Maintain great credit. Pay off as much debt as you can before proceeding.

### COMPILE AND SAVE ANY IMPORTANT FINANCIAL DOCUMENTS:

- 2 months' worth of pay stubs & bank statements
- 2 years of tax returns

Lenders have many creative programs for non-traditional borrowers. Your agent can introduce you to a local lender with the right program.

### STEP 3: FIND A LENDER

Compare different lenders to understand the benefits and advantages of working with each.

- Something as simple as a lower rate or term can save you thousands of dollars over the life of the loan.
- Credit reporting companies usually offer a thirty-day grace period for hard credit checks. A hard credit pull will affect your score by a few points. Soft credit pull will not affect your score.
- Compare line by line. Some lenders hide high cash due at closing amounts behind lower rates.

If your credit isn't where you want it to be, work on creating a plan with your chosen lender.

- Lenders can suggest the order and amount to pay on loan balances that will produce the fastest and biggest effects on your credit score.

Your agent can also help you find someone trustworthy that they have worked with before.

- Working with a reputable, local lender with a proven track record is an easy negotiation win.



# THE FINANCIALS

## STEP 4: ESTABLISH A BUDGET

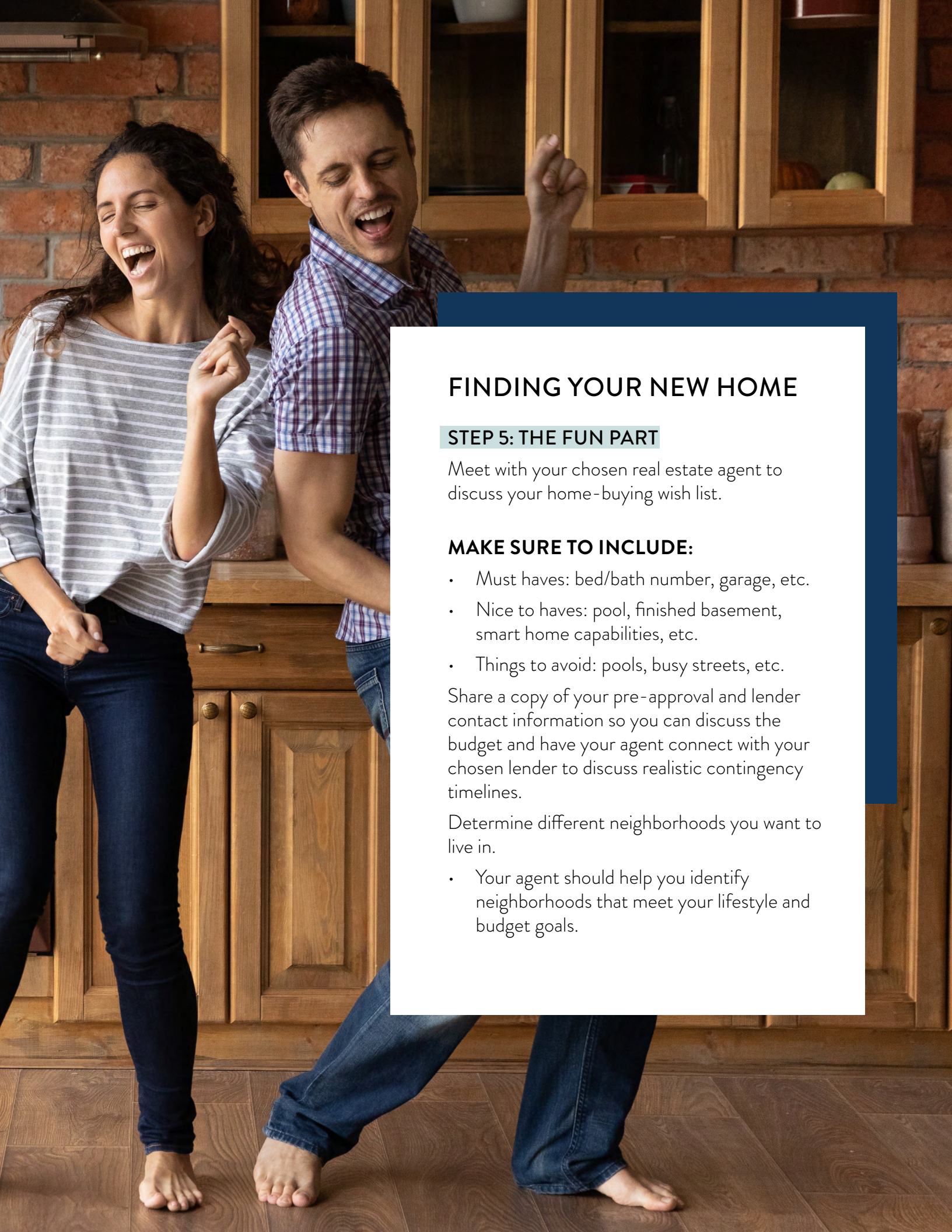
Ensure you have the downpayment available before starting the process

- A good rule of thumb is to put your downpayment plus \$2500 aside for inspections, estimates, and moving expenses.
- Discuss commission agreements with your agent before signing an Exclusive Buyer's Agreement. Sellers paying the commission is a courtesy and not a matter of fact.
- There are benefits to having 20%+ down when using a loan for the purchase. Discuss with your agent and the lender the benefits.
- Many people bring as little as 3%. Your lender can pair you with a loan product to meet your homeownership goals.
- Downpayment assistance programs are available to some income levels and geographic areas. Down payment programs have many limitations and downsides, including long processing times.

Get Pre-Approved; this gives you, your agent, and the lender an estimate of how much you can afford. Remember that just because you're approved for a certain amount doesn't mean you have to spend that amount.

- Ask your lender what your payment would be at the amount you are approved for.
- Ask your lender your mortgage amount at your desired monthly payment.
- Knowing both will allow you to make a wise financial decision when you find "The One"

Work with your lender and real estate agent to determine if your file should be underwritten before beginning your search. This will help to avoid any potential disappointments or delays during the transaction.



## FINDING YOUR NEW HOME

### STEP 5: THE FUN PART

Meet with your chosen real estate agent to discuss your home-buying wish list.

#### MAKE SURE TO INCLUDE:

- Must haves: bed/bath number, garage, etc.
- Nice to haves: pool, finished basement, smart home capabilities, etc.
- Things to avoid: pools, busy streets, etc.

Share a copy of your pre-approval and lender contact information so you can discuss the budget and have your agent connect with your chosen lender to discuss realistic contingency timelines.

Determine different neighborhoods you want to live in.

- Your agent should help you identify neighborhoods that meet your lifestyle and budget goals.

## STEP 6: FIND A HOME

- Keep your “Must Haves” Checklist in mind.
- Keep a journal or guide of the different houses you’re interested in.
- Stay within your price range! Don’t set yourself up to be house poor.
- Provide your agent with ANY feedback regarding the properties that you view. Both positive and negative feedback can be very helpful for an agent to find exactly what you want

## STEP 7: MAKE AN OFFER

- Work with your agent to establish a strategy to get the most from your offer and have the best chance of it getting accepted. Listing agents will present offers to sellers on many terms. Not only seller profit.
- Review disclosures and paperwork with your agent.
- Sign the offer and any additional documents!
- Be ready to respond to counteroffers if necessary.

## INSURING YOUR HOME

### STEP 8: DO YOUR DUE DILIGENCE

Find a reputable and thorough home inspector; if you need suggestions, ask your agent. At the least, you want them to be ASHI certified.

- Consider companies that offer post-closing protections. A good home inspector will help ensure you don't end up in a "money pit," for example, a property with lots of electricity, plumbing or foundation issues. An inspector will also report any issues found with the home that will allow you to ask for repairs during negotiations.
- If work is needed on the property, strategize with your agent to submit a request for repairs.
- If you are making any property additions or construction, such as adding a pool or a guest house, check with the city building department to ensure zoning allows for those upgrades.
- Call utility companies to set up accounts (Note: Water will be applied for at closing.)

### STEP 9: ARRANGE FOR HOMEOWNER'S INSURANCE

Search for a homeowner's insurance policy with great coverage at a reasonable cost. Ask your agent or lender for suggestions if necessary. Not all policies are created equally! Understand the available riders and limitations.

## THE HOME STRETCH

### STEP 10: FINALIZE FINANCING WITH YOUR LENDER

- The lender will order an appraisal on the home to verify that the market value supports the purchase price. Double-check that your interest rates and mortgage payments are what you agreed upon.
- Sign the Closing Disclosure no later than 3 days before closing.
- Wire your funds due at closing no less than 24 hours before closing.

### STEP 11: FINAL WALKTHROUGH OF THE HOME

Go through the house with your agent to double-check everything you agreed upon in your offer is present.

- Ensure that any repairs that were agreed upon in the transaction were completed.
- If repairs are difficult to inspect visually, call back your home inspector or a specialist to ensure the repairs were completed correctly.
- Compare repairs with seller-provided paid invoices.

Ensure the seller has transferred all transferable warranties to you at closing.

Turn on all lights, run all toilets & faucets, and start all appliances to ensure they are still in good working order.

Change mailing address and update driver's licenses and health cards

### STEP 12: CLOSING THE DEAL

#### **BRING EVERYTHING YOU MIGHT NEED:**

- Form of identification
- A personal check in the event of last-minute changes to the Cash due at Closing

Sign the mortgage documents!

Apply for water service using your settlement statement

### STEP 13: MOVE IN!

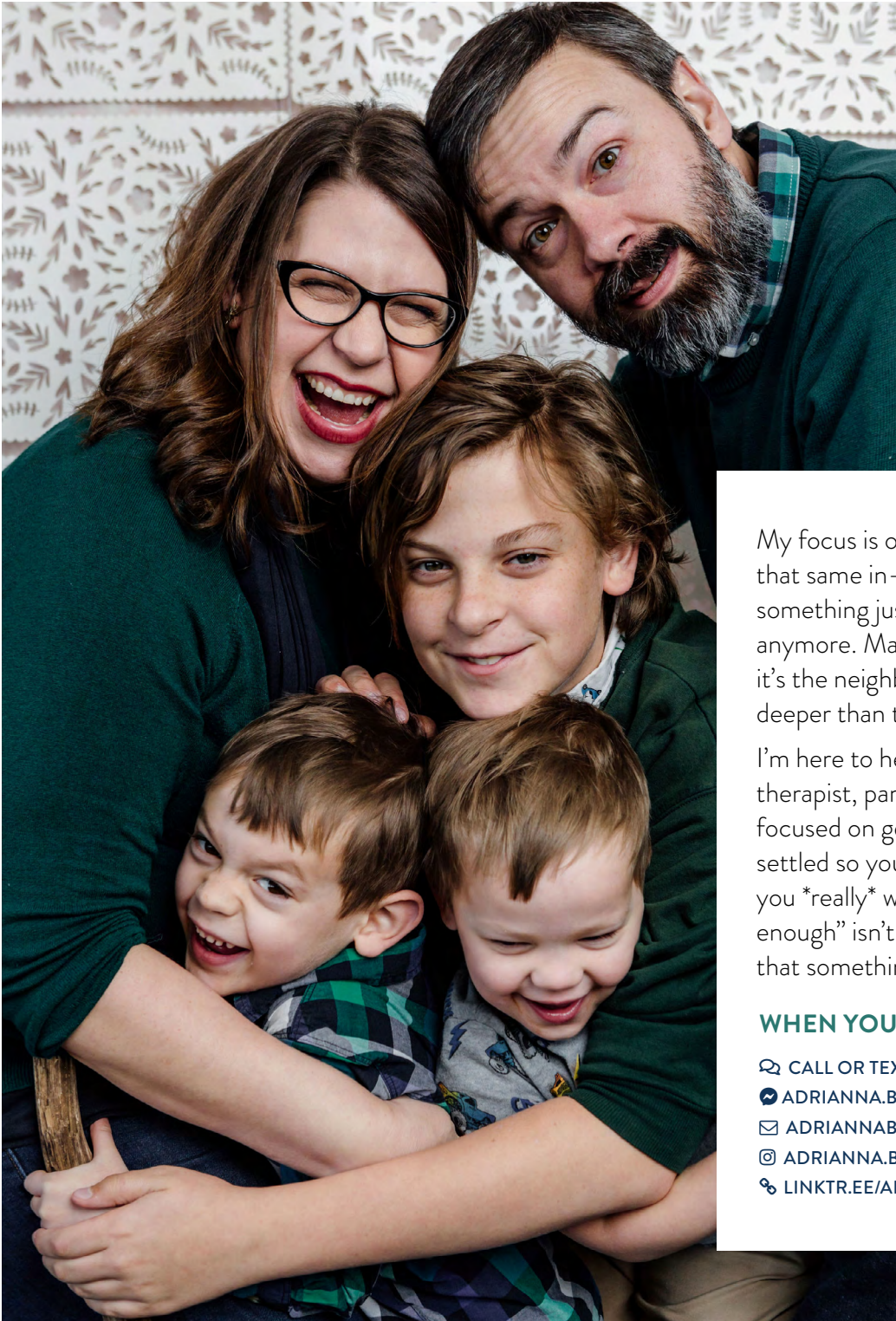
- Rekey all locks quickly after closing
- Transfer security system to your name



A modern living room with a white sofa, a large green plant, and a window with a view of trees. The room is bright and airy, with a large window on the right side. A white sofa with several brown and patterned pillows is in the foreground. A large green plant is in the center. A black coffee table with a gold-colored vase and a small cup is in the foreground. A window with a view of trees is on the right. A white cabinet is visible under the window.

**CELEBRATE!**

**YOU NOW OWN  
YOUR NEW HOME!**



My focus is on helping families in that same in-between space—where something just doesn't feel right anymore. Maybe it's the house. Maybe it's the neighborhood. Or maybe it's deeper than that.

I'm here to help you figure it out—part therapist, part mediator, and 100% focused on getting you relocated and settled so you can start living the life you *really* want. Because “good enough” isn't a destination—it's a signal that something better is waiting.

### WHEN YOU'RE READY, I'M HERE.

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