

HOME BUYERS GUIDE



*A step by step process to finding the
house you will call home.*



AYESHA SHAIKH

SALES REPRESENTATIVE



HELLO!

I'm Ayesha

I am committed to providing exceptional service and delivering outstanding results for my clients. With years of experience in the industry, I have built a reputation for professionalism, integrity, and a strong work ethic.

Whether you are a first-time homebuyer or a seasoned investor, we have the expertise and resources to help you achieve your real estate goals.

From virtual tours and social media marketing to targeted advertising campaigns, we leverage every available resource to ensure that your property is seen by the right people at the right time.

Let us put our expertise and resources to work for you and help you achieve your real estate goals.

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HOUSE HUNTING TIPS

MAKE SURE TO SET A BUDGET PRIOR TO SEARCHING

Setting a budget prior to searching is crucial for a successful real estate experience. Let us help you find the perfect property within your budget!

PICTURES CAN BE DECEIVING

As they say, "a picture is worth a thousand words." That's why it's important to work with a knowledgeable and experienced agency who can help you see past the images and truly evaluate a property.

BE REALISTIC WITH YOUR EXPECTATIONS

Setting realistic expectations is key to a successful real estate experience. Let us help you navigate the market and find the perfect property that meets both your needs and budget.

FIND A GOOD REALTOR

Finding a good realtor can make all the difference in your real estate journey.



FINANCES

Buying a home is one of the biggest financial decisions most people will make in their lives. It's a significant investment, and it's essential to have a solid understanding of your financial situation before beginning your search.

Whether you're a first-time homebuyer or a seasoned investor, there are several key factors to consider when it comes to finances in real estate.

1

CREDIT SCORE

2

DOWN PAYMENT

3

**DOCUMENTS YOU
WILL NEED**

4

OTHER EXPENSES



CHOOSING THE RIGHT AGENT

Choosing the right agent is a critical decision, and taking the time to find someone who is experienced, communicative, and has a personality that meshes well with yours can make all the difference in your home buying or selling experience.

Here are some key factors to consider when choosing a real estate agent.

1

STEP 1

Experience: Look for an agent with experience in the local market and the specific type of property you're interested in.

A seasoned agent will have a better understanding of the market conditions, pricing, and negotiating strategies.

2

STEP 2

Credentials: Check for the agent's credentials and affiliations, such as being a member of the National Association of Realtors. Agents with additional designations, such as Certified Residential Specialist (CRS) or Accredited Buyer's Representative (ABR), may have additional training and knowledge to assist you better.

3

STEP 3

References: Ask for references and testimonials from previous clients. A good agent should be able to provide you with positive reviews and referrals.





PRE- APPROVAL

To get pre-approved for a mortgage, you'll need to provide your lender with financial information such as your income, employment history, credit score, and debt-to-income ratio. Your lender will use this information to determine how much you can afford to borrow and the interest rate for which you qualify.

It's important to note that getting preapproved does not guarantee that you will be approved for a mortgage loan. Your lender will still need to verify the information you provide and go through the full underwriting process before issuing a final loan approval.

- ✓ TAX RETURNS
- ✓ T4
- ✓ PAY STUBS
- ✓ BANK STATEMENTS
- ✓ LIST OF MONTHLY DEBT

PRE-CLOSING

Pre-closing is the period of time between when you have an accepted offer on a home and when you actually close on the property. There are several important tasks that need to be completed before you can officially take ownership of the home.

RESEARCH SECURITY SYSTEMS

Security systems are an essential aspect of home safety and security, providing peace of mind and protection against theft and other intrusions.

SWITCH THE UTILITIES OVER

Utilities like electricity, water, and gas, as well as other essential services such as internet, cable or satellite TV, and phone service.

TRANSFER ALL OF YOUR HOME SERVICES

Moving into a new home can be an exciting but also a daunting experience. One of the most important tasks to tackle is transferring all of your home services to your new address.

BOOK THE MOVERS

Regardless of whether you are moving to a new home or office, the process can be overwhelming and confusing. Hiring professional movers can take a considerable burden off your shoulders and make your move less challenging.

MAKING AN OFFER

1

**KNOW YOUR
BUDGET**

2

**MAKE A STRONG
BUT FAIR OFFER**

3

**BE READY TO
MOVE FAST**

4

**BE FLEXIBLE WITH
YOUR NEGOTIATION**

5

**LEAN ON A REAL
ESTATE PROFESSIONAL**

**“MAKE AN OFFER, MAKE IT COUNT -
YOUR DREAM HOME IS WAITING
TO BE FOUND!”**



NEGOTIATION

Negotiation is an essential skill in the real estate industry, and it plays a crucial role in every aspect of the home buying and selling process.

Whether you're a buyer, seller, or real estate agent, knowing how to negotiate effectively can make a significant difference in the outcome of the transaction.

At its core, negotiation is the art of coming to a mutually beneficial agreement with the other party.

It involves a give-and-take approach, where both parties make concessions to achieve a common goal. In real estate, negotiation can take place at various stages, from the initial offer to the final closing.

By understanding the market, knowing your limits, being prepared, communicating effectively, being willing to compromise, and working with a skilled real estate agent, you can successfully navigate any negotiation and achieve a favorable outcome.





What not to do

DURING THE HOME BUYING PROCESS

The home buying process can be both exciting and overwhelming, and it's important to approach it with caution and care to ensure that you make the right decisions for your financial situation and lifestyle.

Navigating the home buying process can be challenging, but with the right guidance and approach, you can find the perfect property that meets your needs and budget. As a real estate agency, we can provide expert advice and support to help you make informed decisions and avoid common pitfalls along the way. Let us use our expertise to help you find your dream home and make the home buying process as seamless and stress-free as possible.

Here are a few things to avoid during the home buying process:



Don't make any major financial decisions - Avoid making any big purchases or taking out new lines of credit during the home buying process, as this can impact your credit score and debt-to-income ratio.



Don't skip the inspection - Skipping the inspection can be a costly mistake, as it may result in unexpected repairs or issues with the property.



Don't overlook the neighborhood - Make sure to research the neighborhood thoroughly before making an offer on a property. Consider factors such as crime rates, school districts, and proximity to amenities and transportation.



Don't rush the process - Take your time and don't feel pressured to make a decision quickly. Make sure to thoroughly evaluate each property and consider all of your options before making an offer.



TYPES OF INSPECTIONS

- General Home Inspection - This is the most common type of inspection and covers the major components of the property, such as the roof, foundation, plumbing, electrical systems, and HVAC system.
- Sewer Inspection - This inspection checks for any issues with the sewer line, such as clogs or damage, which can be costly to repair.
- Termite Inspection - This inspection checks for any signs of termite damage or infestation, which can be costly to repair if left untreated.

Inspection Period

INSPECTION TIME PERIOD

The inspection time period is an essential part of the real estate transaction process, and it can make all the difference in your experience as a buyer.

This period allows you to thoroughly evaluate the property and identify any issues or concerns before finalizing the sale. It is your opportunity to ensure that the property is in the condition you expected and to negotiate any necessary repairs or adjustments.

THANK YOU



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