

Home Buyer's Guide



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HOME IS WHERE YOUR FUTURE IS



Homeownership remains one of the highest goals for many people because of its many benefits. Along with owning a home comes an investment in your future, stability for you and your family, tax savings, personal satisfaction and a sense of community. And thanks to a wide spectrum of financing options and low down payment mortgages available today, more families are realizing their real estate dreams.

At Century 21®, we understand that choosing to buy a home is probably one of the most important personal and financial decisions you will make, not one to be taken lightly. That's why Chase Early will work with you every step of the way.

I encourage you to take time to read this booklet thoroughly and complete the worksheets provided. Make note of your questions as you read. I will provide you personalized service and answer any questions or concerns you may have.

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THE BENEFITS OF OWNING A HOME



Financial Gain

Purchasing a home is a valued investment which can have many financial advantages. Because homes generally increase in value, each monthly payment you make is an investment in your future. And even if your home doesn't appreciate much, which is rare, you will benefit from the monthly savings that result from paying down the remaining balance due on your mortgage.

With each monthly payment, you also build home equity - the difference between what your home is worth now and what you paid for it. When you sell, you collect the equity as your profit. This profit can help you purchase your next home, perhaps move up to a larger one. Or you can tap into the equity for college tuition loans or retirement funds at a rate which is generally lower than available on personal loans. Also, making payments toward, and ultimately paying off a mortgage is an excellent way to establish a good credit rating and prove financial stability.

Owning a home is a powerful tax benefit. You can deduct both the interest on your home mortgage payments as well as the cost of property taxes.

Freedom and Stability

Perhaps the most intangible, yet greatest treasure of home ownership is the personal satisfaction in living in a home that you own. You are free to keep pets, plant a garden and remodel or redecorate to reflect your personal style. A home gives you and your family a sense of stability and commitment. A special sense of security and satisfaction comes as you begin to put down roots in a neighborhood. Your family will enjoy the benefits of this decision for many years.

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THE FIRST STEP



One of the single most important steps you should take before you head out to purchase a home is to evaluate your assets and liabilities and get a handle on your monthly expenditures. Begin by examining your current monthly average spending using the financial outline below. Include everything from housing expenses and transportation to debt repayments and entertainment. As you collect your spending data, think about how a house purchase – including mortgage payments, insurance, taxes, repairs, and maintenance – will affect your budget and ability to save. Are there areas in which you need to cut back to make more room for a mortgage payment and other homeownership expenses?

	\$ Current Monthly Avg.
Income (include salaries, bonuses, interest Income dividends, and any other income)	_____
Taxes	
Social Security	_____
Federal	_____
State and local	_____
Housing Expenses	
Rent	_____
Utilities	_____
Repairs	_____
Insurance	
Homeowners/Renters	_____
Auto	_____
Health	_____
Life	_____
Disability	_____
Debt Repayments	
Student loans	_____
Auto loans	_____
Credit cards	_____
Transportation	
Gas	_____
Maintenance	_____
Tolls	_____
Parking	_____
Bus or subway fares	_____



Personal

- Clothing and shoes
- Dry cleaning
- Haircuts and makeup

Entertainment

- Restaurants, movies, travel, etc.
- Hobbies
- Pets
- Health club

Health Care

- Dental
- Vision
- Prescription Drugs

Kids

- Daycare
- Child support
- Other

Groceries

Charitable Donations

Other

TOTAL SPENDING

TOTAL SAVED

(subtract from income on previous page)

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WHAT CAN I AFFORD TO SPEND ON A HOME?



The answer to this question is based on two factors: (1) How much you feel comfortable spending on a monthly basis after surveying your budget and spending habits and (2) How much your lender calculates you can afford based on your income and debt obligations.

Generally speaking, to qualify for conventional loans, your total housing costs should not exceed 28 percent of your gross monthly income. For example, if your gross monthly income is \$2,500, you would probably qualify for a conventional loan with a monthly payment of \$700 ($\$2,500 \times 28\% = \700).

Before you determine how much you can afford, it's important to first understand how a house is financed. There are three crucial elements: (1) a down payment, (2) closing costs, and (3) the mortgage. When you know the amount of the down payment, closing costs and monthly mortgage payments you can afford, you can better determine how much home you can buy.

Down Payment

A down payment is money you pay up front toward the house. The higher the down payment, the lower the monthly payment and interest fees. Fortunately, home buyers today no longer have to climb a financial mountain - saving for the traditional 20% down payment - before purchasing a home. There are a number of alternate programs available.

Commercial Programs

Private Mortgage Insurance: Typically, lenders are willing to accept a down payment of as little as three to five percent of the purchase price if private mortgage insurance (PMI) is secured. Although PMI benefits the lender by protecting them against default, it also benefits you by allowing you to buy a home earlier. PMI premiums depend on the size of mortgage and down payment. Generally, though, expect to pay 0.5% of the loan amount for the first year, followed by lower payments thereafter.

Piggy Back Loans: You put 10% down, get one loan for 80% of the purchase price and another loan for 10% at a higher interest rate.

Government Programs

FHA and VA Loans: Loans through the Federal Housing Administration (FHA) or Veterans Administration (VA) carry attractive down payment requirements of five percent or less. There is usually a maximum on the amount you can borrow, and VA loans are only available to veterans.



Other Options

Seller Financing: In a buyer's market, a seller may hold a second mortgage for 10 percent of the purchase price, while the buyer puts 10 percent down.

Family Gifts: Any gifts or loans from your family need to be documented if you are using them for a down payment.

Closing Costs

Closing is when ownership of your new home is officially transferred from the seller to you. Sometimes sellers will pay closing costs. If not, be prepared to pay an additional two to five percent of the home purchase price. These costs can be generalized into three categories:

1. **The Costs of Borrowing Money:** This includes "discount points," a one-time charge to adjust the yield on the loan to what market conditions demand. Each point equals one percent of the mortgage amount; for example, two-and-one-half points on a \$100,000 mortgage would cost \$2,500.
2. **The Costs of Establishing a Loan:** These include the loan origination fee, appraisal fee, and cost of credit reports. Premiums for hazard and mortgage insurance are usually paid at closing. Also, prepaid interest will be collected for the period between closing and the end of the purchase month.
3. **The Costs of Document Preparation:** Title insurance costs pay for the search of public records to determine if the property is free from any other ownership or liens. Recording and transfer fees cover the legal recording of the deed with governmental agencies as well as the transfer of taxes.

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THE MORTGAGE

FINANCING YOUR HOME



Unless you're wealthy enough to pay cash for your home, you'll need to take out a mortgage - a loan that you obtain to close the gap between the cash you have for a down payment and the purchase price of the home that you're buying. The amount of this loan will be decided by the price of the home and your down payment. Getting preapproved for a certain mortgage will allow you to know what price range your lender will approve and give you more buying strength.

Lenders factor in sales price and down payment, but place more importance on how much you can handle on a monthly basis. The interest rate and the principal amount of the mortgage will determine the amount of your monthly payments. The higher the interest rate, the higher the monthly payments. The length of most real estate loans is 15 to 30 years. Note that you must also add property taxes, home insurance costs, and, in some cases, homeowner's association fees for a complete, realistic monthly obligation.

Your Mortgage Options

Like many other products and services, numerous mortgage options are available for your choosing. Fortunately, they fall into two basic categories:

- (1) fixed-rate mortgages; and
- (2) adjustable-rate mortgages.

With fixed-rate mortgage loans, the interest rate stays the same and your monthly mortgage payment amount does not change, which makes budgeting easier. The interest rates on these loans are usually a little higher than adjustable loans since the lender is establishing a set interest for many years.

Adjustable-rate mortgage (ARM) loans have an interest rate that fluctuates up and down throughout the life of the loan, depending on what's going on with the market level of interest rates. The rate could change as often as every month, so it can be difficult to budget. An ARM is an attractive option for many because it usually starts out at a lower interest rate, which may enable you to qualify to borrow more.

When it comes to ARM loans, an important point to look for is the presence or absence of interest-rate "caps." Life-of-the-loan caps place a ceiling on how high the rate can go over the term of the loan, often five to six points above the original rate. They are a guarantee from the lender that you will not be required to pay more than the agreed-upon maximum interest rate. Annual caps protect you from extreme jumps in the interest rate in any given year and are usually in the one to two percent range.

Shop around for your loan, and ask lots of questions. Since you will be living with it for many years, make sure to get one best suited to your financial circumstances.

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MONTHLY PAYMENT CHARTS



15-year Fixed Rate Mortgage

Loan Amt.	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
\$100,000	844	871	899	927	956	985	1,014
\$110,000	928	958	989	1,020	1,051	1,083	1,116
\$120,000	1,013	1,045	1,079	1,112	1,147	1,182	1,217
\$130,000	1,097	1,132	1,168	1,205	1,242	1,280	1,319
\$140,000	1,181	1,220	1,258	1,298	1,338	1,379	1,420
\$150,000	1,266	1,307	1,348	1,391	1,433	1,477	1,521
\$160,000	1,350	1,394	1,438	1,483	1,529	1,576	1,623
\$170,000	1,435	1,481	1,528	1,576	1,625	1,674	1,724
\$180,000	1,519	1,568	1,618	1,669	1,720	1,773	1,826
\$190,000	1,603	1,655	1,708	1,761	1,816	1,871	1,927
\$200,000	1,688	1,742	1,798	1,854	1,911	1,969	2,029
\$210,000	1,772	1,829	1,888	1,947	2,007	2,068	2,130
\$220,000	1,856	1,916	1,977	2,039	2,102	2,166	2,231
\$230,000	1,941	2,004	2,067	2,132	2,198	2,265	2,333
\$240,000	2,025	2,091	2,157	2,225	2,294	2,363	2,434
\$250,000	2,110	2,178	2,247	2,318	2,389	2,462	2,536
\$300,000	2,532	2,613	2,696	2,781	2,867	2,954	3,043

30-year Fixed Rate Mortgage

Loan Amt.	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
\$100,000	600	632	665	699	734	769	805
\$110,000	660	695	732	769	807	846	885
\$120,000	720	758	798	839	881	923	966
\$130,000	780	822	865	909	954	1,000	1,046
\$140,000	839	885	931	979	1,027	1,076	1,126
\$150,000	899	948	998	1,049	1,101	1,153	1,207
\$160,000	959	1,011	1,064	1,119	1,174	1,230	1,287
\$170,000	1,019	1,075	1,131	1,189	1,247	1,307	1,368
\$180,000	1,079	1,138	1,198	1,259	1,321	1,384	1,448
\$190,000	1,139	1,201	1,264	1,329	1,394	1,461	1,529
\$200,000	1,199	1,264	1,331	1,398	1,468	1,538	1,609
\$210,000	1,259	1,327	1,397	1,468	1,541	1,615	1,690
\$220,000	1,319	1,391	1,464	1,538	1,614	1,692	1,770
\$230,000	1,379	1,454	1,530	1,608	1,688	1,769	1,851
\$240,000	1,439	1,517	1,597	1,678	1,761	1,845	1,931
\$250,000	1,499	1,580	1,663	1,748	1,834	1,922	2,012
\$300,000	1,799	1,896	1,996	2,098	2,201	2,307	2,414

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WHERE AND WHAT TO BUY



After you've determined how much house you can afford and which mortgage option is best for you, you'll want to prioritize your needs and wants for your new home. The two main factors are location and style of your home.

It's true. Location is the most important factor in buying a new home. It will partially determine the price of the home and will be a powerful influence on your lifestyle. Check out the nearby amenities of the neighborhoods you're considering, and talk to the people who live in those areas. Ask co-workers and acquaintances for their recommendations. And ask an experienced real estate professional for current information on the community's economic health, schools, crime rates and stability.

Next you'll need to decide what you want in a home. The first basic choice is between a newly-constructed home or an existing one. If you're looking to own a home that nobody else has laid claim to and brings with it the latest in style and efficiency, a new home is what you're after. The downside is that new homes are usually more expensive than used homes. To many, an existing home that has been well cared for and is located in an established neighborhood is much more desirable than a new home requiring months of decision making and cash outlay.

You'll also need to choose between a single family home or a condominium/co-op. A single family home gives you the most privacy and is generally more spacious. Plus it comes with a yard. Condos and co-ops free you from the burden of general upkeep and provide common areas with pools and other recreational facilities. They are also usually more affordable.

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THE WISH LIST



Narrowing your search to homes with specific features will save you lots of time during the house-hunting process and help me find homes just right for you. Use this list, or create your own, to define your future home. Of course, your final selection may require compromise on some of these points.

	Priority		
	High	Medium	Low
Type of Home			
Existing structure	_____	_____	_____
New construction	_____	_____	_____
Single family, detached	_____	_____	_____
Condominium/townhouse	_____	_____	_____
Location			
Commuter time	_____	_____	_____
Less than 15 mins.	_____	_____	_____
Less than 30 mins.	_____	_____	_____
Neighborhood	_____	_____	_____
Part of an association	_____	_____	_____
Parks	_____	_____	_____
Bike paths	_____	_____	_____
Nearby Shopping	_____	_____	_____
Particular school district	_____	_____	_____
Schools within walking distance	_____	_____	_____
Near public transportation	_____	_____	_____
Features			
Particular architectural style	_____	_____	_____
One-story	_____	_____	_____
Two-story	_____	_____	_____
Split-level	_____	_____	_____
Number of bedrooms: _____	_____	_____	_____
Number of bathrooms: _____	_____	_____	_____
Large Yard	_____	_____	_____
Garage (____ -car)	_____	_____	_____
Eat-in kitchen	_____	_____	_____
Formal dining room	_____	_____	_____
Family Room	_____	_____	_____
Fireplace	_____	_____	_____
Central heat	_____	_____	_____
Central air	_____	_____	_____
Pool	_____	_____	_____

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The Process...



Century 21 Professionals understand that buying a home is one of the most important personal and financial decisions that you will make in your life. This is why I am committed to guiding you step-by-step, answering all your questions along the way, to ensure that your experience is as pleasant and successful as possible.

In the pages that follow you will find information that will help you to better understand the real estate process. This summary is intended as a general overview of a typical home purchase, and to identify the typical procedures followed. Read on and you'll see that realizing your dream of having your own home is easier than what you perhaps imagine.

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PREPARING YOURSELF FOR THE BUY



Information is Essential

Now that you've decided to investigate home ownership, the best way to approach your purchase is as an educated consumer. It is very important to educate yourself on the process and requirements before you begin looking for a home. For example, many people believe that renting is cheaper than buying, or that you have to be a permanent resident of the United States or have an exorbitant down payment to buy a house. The reality is that you only need a work permit, and in some cases, the starter costs of renting may almost be the same as that of a down payment for a house.

Your Real Estate Professional

Choosing to buy a home is one of the most important decisions of your life and should not be taken lightly. That's why it is in your best interest to associate yourself with a good real estate agent who has experience, who works in the area where you would like to live, and with whom you feel comfortable. If you choose me as your Realtor®, rest assured that you will be dealing with a true Professional who will provide you personalized service and answer any questions or concerns you may have.

During our first meeting, I will typically discuss with you the neighborhood where you want to live and the prices of the homes, as well as the transportation, schools and surrounding areas. I can also assist you in the process of talking with a mortgage representative to potentially secure a "mortgage pre-approval". It is helpful to get pre-approved for a mortgage before looking for your home because you will know the amount of money you will have to spend, and it will be easier for you to calculate how much you can afford to pay monthly.

Your Savings

It is important to develop a financial plan so that you not only save money for the down payment, but for other costs that will come along later like the credit check, the mortgage application and the closing.

Your Credit

Having an established credit history is an important step in a smooth home buying process. Build a good credit history by trying to diversify how you pay for things and don't pay for everything in cash. Pay your bills on time, limit your debt, reduce the amount of credit cards you have and use them responsibly. It is also important to review your credit report - a record of past and current debt that states when, how and if you paid. Make sure that the information contained in your credit report is accurate. You will have the opportunity to correct any errors. I can provide you with assistance in securing a copy of your credit report for review.



Your credit history is one document that gives the mortgage lender confidence in you. The better your credit history, the better your credit score; and the better your credit score, the higher the trust level of the lender, which may translate into more mortgage options for you.

The best approach in buying a home is to gain an understanding of how a home is financed, the process of obtaining financial assistance toward your home ownership dream and the costs that you should be prepared for. There are crucial elements to be aware of: (1) Mortgage Pre-approval, (2) the Down Payment, (3) Mortgage Options and (4) Closing Costs.

Mortgage Pre-approval

A pre-approval is a simple calculation that tells you the amount you'll be able to finance through a loan and what your monthly payment will be. A pre-approval also provides the "seller" some comfort that you have the financial means to purchase their home.

Once you know the amount of money the bank will lend you, you will need to determine how much cash you should save for the down payment. This will help define the types of homes that are within your budget. Bear in mind that your monthly costs not only consist of mortgage payments, but will also include at a minimum real estate taxes, homeowner's insurance and utilities.

The Down Payment

A down payment is generally the money you pay up front toward your new home. Typically, the more cash you pay as a down payment, the less you will have to pay each month on the mortgage, and the lower the interest costs will be over the life of the mortgage. Many people make a down payment of 5, 10 or 20% of the sales price of the home, but the right percentage for you depends on many factors. There also are certain loans available for down payments of under 5%. One thing that is certain is that saving the money for the down payment can be a challenge.

The Mortgage

The types of home financing options available to you toward the attainment of your new home are varied, depending on your personal financial situation and unique needs. I can guide you through contacting a financial lender and attaining a Mortgage Pre-approval, to help you in gauging what you can afford to spend on a home and financing available to you. As a general overview, here are some typical financing examples:

Adjustable Rate Mortgage (ARM): In general terms, this is a type of mortgage in which the interest rate is tied to a certain economic index and may adjust at certain times. Overall, your monthly payment may go up or down at intervals specified in the disclosure associated with this type of mortgage, depending on the current interest rate.



Fixed Rate Mortgage (FRM): In general terms, this is a type of mortgage in which the interest rate does not change during the entire term of the loan. This means that the monthly payments for principal and interest are also fixed for the life of the loan.

Conventional Mortgages: Generally, mortgages that are not part of a government-housing program, typically have a limit of \$322,700, and are not insured by the federal government.

Jumbo Mortgages: Generally, mortgages that typically exceed \$322,700 and are not insured by the federal government. These loans usually command higher interest rates.

Government Backed Loans: There are two types of government-backed loans, the FHA and the VA. FHA loans are insured by HUD (the Department of Housing and Urban Development of the United States) and VA loans are insured by the Veterans Administration.

Closing and Other Additional Costs

Closing is when ownership of your new home is officially transferred from the seller to you. Sometimes sellers will pay closing costs. If not, you need to be prepared to pay this additional cost, which can range to be an additional two to five percent of the home purchase price. These costs can vary from state to state. I can assist you, and guide you in this step towards achieving your homeownership dream.

Some other costs that you can gather more information on, as well as general estimates to prepare your personal finances typically include:

Mortgage application and credit report fees

Good faith deposit: This deposit shows the sellers that you are really interested in buying their home and that you are willing to make them an offer. This deposit can vary between 1 and 10% of sales price depending on the market and can be applied to the down payment.

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The Search

Narrowing your home search down with knowledge about how much you can afford to spend is only one factor to consider, having an idea of what specific features you want versus need in your new home can also help me in guiding you through the process to a successful and happy outcome. With this information in hand, I can give you information on houses for sale and will take you to see those that interest you. I will also discuss with you the pros and cons of each house. Don't be afraid to ask all the questions you want. Remember that one of these houses could be your future home.

While searching for your new home, I can assist you in fine tuning your search criteria and find the home of your dreams by visiting "Open Houses". Visiting an "Open House" will involve you personally touring houses for sale and getting a first hand view of the home and property. You may want to visit open houses on your own or you may want me to accompany you so that you get a better feel for the market, the neighborhood and the styles of houses available to you.

It's always good to ask yourself the following questions:

- What features are most important to me? Number of bedrooms? Number of bathrooms?
- Does it have special features like a garden, a fireplace, a yard or a garage?
- Do I want a newly constructed house or a house that has been lived in before?
- Is it most important that the house be near a specific school, my job, or public transportation?
- What is the school district like?
- Are there kids in the neighborhood who are the same age as my own?
- Does this house need a lot of repairs?

The Offer

When you find your perfect home you will need to make the seller an offer in writing. Your offer is often the first step toward negotiating a sales contract with the seller and is much more complicated than simply determining a price. Because of the large amount of money involved, both the buyer and the seller should protect their investments and limit their risk. Therefore, when you make an offer, typically you not only specify the price you are willing to pay, but also the details of the purchase such as:

- How you intend to finance the home
- Amount of the down payment
- Who pays the closing costs
- What inspections will be performed
- Whether personal property is included in the purchase
- Terms of cancellation



- Any repairs you want done
- Date you will take physical ownership and possession of the property
- How to settle disputes should they occur
- Contingencies: Contingencies generally allow you to anticipate potential problems so that if something goes wrong, you can cancel the contract without penalty. If you cancel a contract without having agreed upon conditions and contingencies, you could find yourself forfeiting your good faith deposit and the money you spent to inspect the property, as well as other damages. For this and other reasons, it is highly recommended that you retain an attorney. Your attorney will advise you as to what you should include in your offer to protect yourself.

Before making an offer, thoroughly evaluate the property (including but not limited to the following):

- Property Conditions: I can share with you how the property compares with the rest of the neighborhood.
- Home Improvements: Take note of what the previous owners have done to the house to determine if these improvements warrant the asking price and/or were done correctly.
- Market Conditions: If the market is "hot" it is often considered a "seller's market". This may give the buyer less room to negotiate his/her ideal price because there may be other people willing to pay more for the home. If the market is "slow" then it is considered a "buyer's market". In times like these, houses often sit for longer periods of time without receiving acceptable offers, so when reasonable offers do come in, sellers may be more willing to negotiate.
- Seller Motivation: If an individual needs to sell quickly due to their personal situation, they may be more willing to negotiate.

Once you have submitted your offer, you must await the response of the seller. The seller could accept, reject or ponder your offer. Often, the seller will counter your offer with higher amount. This begins the process of price negotiation that may continue until both parties either agree on a price or decide to go their separate ways.

The Good Faith Deposit

Along with your offer you must provide the amount of your "good faith" deposit that is designed to, among other things, demonstrate to the seller the seriousness of your offer. This is one of the additional costs mentioned earlier. This money is only deposited once the offer has been negotiated and accepted by both parties.



The Inspection

When there is a serious interest in a property and an offer has been made, an inspection is often ordered. The seller should have the property available for inspection by a professional.

In a typical inspection, experts examine the existing conditions of the property. Inspections may be required by law, but the elements of an inspection may vary according to region and state and/or your agreement.

The most common type of inspection is the General Home Inspection. A home inspector can provide you with a complete service, which may cover many areas of the home - from the basement to the attic, as well as the exterior of the home, walls, chimneys, and fixed appliances such as refrigerators and stoves. Other specific elements that can be included in an inspection are the following (this is not a complete list):

- Termite Inspection
- Plumbing
- HVAC
- Water Quality
- Lead
- Radon
- Septic Tank
- Asbestos
- Electricity

Indispensable Insurance

Before a mortgage company will approve your lending arrangement and allow you to close on your new home, they will typically ask you to show proof of title, title insurance, and homeowner's insurance. Your Century 21 Professional or your mortgage representative can help explain the details, and your real estate attorney can provide counsel on title issues and title insurance.

The Final Visit (Walk-Through)

Before the closing takes place and the property is transferred, we may visit your future house with your family. The "walk-through" provides a valuable opportunity to ensure that the house has been left in the expected condition.

You should take this moment to make sure that all the items the owner agreed to leave behind are still there, such as kitchen appliances, and even furniture and accessories, depending on the details of the final sales contract. Discuss any problem with me and with your attorney. In some cases, you "as the buyer" can ask for a discount or credit at the closing to cover any missing item or last-minute damage to the property.



The Closing

Ask me and your attorney to go over the elements of the "closing" so that you can be fully prepared. The closing process varies according to the area of the country (and can even vary within the same state).

Generally, the seller is required to provide clean title to the property at closing. I, your mortgage lender representative, and your real estate attorney/legal counsel can best guide you through this process, making sure that all documents are provided and steps followed.

MAKING YOUR DREAMS A REALITY!

Finding your new home can be a rewarding experience, especially when you have me at your side, working and negotiating on your behalf, and guiding you throughout the real estate process. I know that you're looking for more than just a roof over your head. You're looking for a home to express your lifestyle and values, a place to spend time with family and friends, a place to retreat at the end of the day and I can help you achieve those dreams. Although the real estate process can be complex, I want to share my knowledge, experience and patience with you in achieving those goals.

Your goal of having your own home is totally achievable. How I can help you reach this goal?

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