

HOME BUYERS GUIDE



CONGRATULATIONS
ON TAKING THE
FIRST STEP IN
PURCHASING A
HOME.



WHAT'S AVAILABLE?



TYPES OF REAL ESTATE

- Residential
- Townhomes & Condos
- New Construction
- Investment Property



WHAT WE DO AS BUYERS AGENTS...

- Serve not sell, giving value to each client.
- Work for you for FREE, our commission is paid by the SELLER!!
- Find properties that meet your desires, while researching HOA costs, taxes, etc.
- Help secure financing with a trusted lender.
- Negotiate on your behalf to get you the best contractual terms and price.
- Constantly update and communicate with you through the home buying process.
- Share expertise on the local market, schools and surrounding area to help you make the best decision for you and your family.



WHY BUY NOW?



A HOMEOWNER'S NET WORTH

OVER 44X



GREATER
THAN A
RENTER'S

5 FINANCIAL BENEFITS OF HOME OWNERSHIP

1. It is a form of **forced** savings.
2. Provides great **tax** savings.
3. Allows you to **lock in** your monthly housing costs.
4. Buying a home is **cheaper** than renting.
5. No other **investment** lets you live inside of it!

MILITARY & VETERANS



BENEFITS OF LIVING HERE

- **VA Loans**- Offer no down payment and possible closing cost credits.
- Murrieta Unified School District ranked **#1** in Riverside County.
- Temecula Unified ranked **#3** in Riverside County.
- Commute to March Air Force Base about **35 miles**.
- Commute to Camp Pendleton about **36 miles**.
- Great **communities and support** for new and growing military families!



STEP 1: GET PREQUALIFIED



BENEFITS TO YOU AS A BUYER

- Turns you into a **Qualified** Buyer.
- **Knowledge** of type of loan and amount you qualify for, down payment costs, monthly payments, closing costs and possible lender credits.
- Allows you to submit an **Offer** which is required by a seller.



LENDER CHECKLIST



Make sure all required paperwork
is turned in AS SOON AS
POSSIBLE to make it a fast and
smooth process.
TIME IS OF THE ESSENCE!



STEP 2: LET'S GO SHOPPING!



LIST AND QUALIFY ALL THE FEATURES OF A HOME

- **‘Must-Haves’**- If a property does not have these items, then it **shouldn’t** even be considered. (ex: distance from work or family, number of bedrooms/bathrooms)
- **‘Should-Haves’**- If a property hits all of the “must-haves” and some of the ‘should-haves,’ it stays in contention, but does not need to have **all** of these features.
- **‘Absolute-Wish List’**- if we find a property in our budget that has all of the ‘must-haves,’ most of the ‘should-haves,’ and **ANY** of these, it’s the winner!!

IT IS SUPER IMPORTANT THAT YOU ARE REASONABLE, A HOME IS PROBABLY NOT GOING TO HAVE EVERY DETAIL YOU ARE ENVISIONING ☺



CONSIDERING A NEW CONSTRUCTION HOME?



SHOPPING NEW HOME BUILDERS

- Do you want to be **Sold** or **Consulted**?
- Onsite sales people represent the **Seller** and do not have your best interest at heart.
- Make sure that I am **with you** to register you, or I will not be able to **help** you through the buying process.
- The builder pays **all** of my fees, but you may not get to negotiate the price.
- Builders may give closing cost credit and/or design center **credit** if you use their lender.
- You will **have Great Representation & Peace of Mind** with me helping you!

WINNING MULTIPLE OFFERS

The background of the slide is a photograph of two hot air balloons against a clear blue sky. The larger balloon in the foreground has a colorful geometric pattern of squares in shades of blue, yellow, green, orange, and purple. A smaller balloon with a pink and yellow checkered pattern is visible to the left. The text "WHELP... YOU WILL HAVE TO HIRE ME TO FIND THAT OUT :)" is overlaid in white, serif capital letters across the lower half of the image.

WHELP... YOU WILL
HAVE TO HIRE ME TO
FIND THAT OUT :)

STEP 3



UPFRONT COST

- *Earnest Money Deposit*- money paid to escrow confirming a contract to purchase. This is usually 1% of the purchase price and is typically due 3 days into the contract.



STEP 4



INSPECTION

- Inspections are for major items only.
- We have a list of licensed inspectors that we recommend.
- Cost is typically between **\$350-\$650**

You can choose to have any and all inspections you want at your cost.



STEP 5



APPRAISING YOUR NEW HOME

- The best part- *You won't overpay*
- When do I pay? *After home goes under contract.*
- Fee- typically *\$400-600* (upfront or rolled into the loan depending on lender requirements).



STEP 6



LOAN APPROVAL

This means you now have:

FULL LOAN COMMITMENT

**A Reason To
Celebrate!**

STEP 7



FINAL WALK-THRU



STEP 8



CLOSING TIME!

- All of your time and efforts have **paid off**.
- Follow escrows instructions on **wiring funds** for down payment and closing costs.
- Take your **drivers license** or official ID with you to sign paperwork.



YOU'RE MOVING IN BABY!!



CLOSE OF ESCROW...
YOU GET THE KEYS TO
YOUR NEW HOME!!



OUR GOAL



CINDY CLARICE
RE/MAX PLATINUM
C-636-544-0480 O-636-980-8200
CINDY.CLARICE@GMAIL.COM
WWW.CINDYCLARICE.COM

SERVE AND EDUCATE

- My services are free to you!!
- Best price in time frame you desire.
- Am not afraid to fight for you.
- I am a Full time agent I know and understand the market.

