

## Why You Need A Realtor®

- A real estate transaction is complicated. Buying a home requires disclosure forms, inspection reports, mortgage documents, insurance policies, deeds and multi-page government-mandated settlements. I can guide you through this complexity.
- Having a concerned, but objective, third party helps you keep focused on both the business matters and emotional issues most important to you.
- Buying a home is time consuming. Even if you've done it before, laws and regulations change. That's why having an expert on your side is critical.
- A Realtor® can provide you with personal tours of the homes you want to view and help you negotiate.

I can show any MLS property, regardless of the listing agency, so you only need one agent!



*The finest compliment I can receive is a referral from past clients and customers.*

*Thank you for your Trust!*

*Judy*



Equal Housing Opportunity

## Guide to Buying



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## ***Taking the Trauma out of Home Buying***

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- Get pre-approved for a mortgage before you start looking for a home.
- Accept that no house is ever perfect.
- Focus on the things that are most important to you.
- Choose an agent you trust .
- Stay with one agent when looking for a property so you will be better informed.
- A buyer's agent's first duty is to the buyer. \*
- Work with a lending agency you trust, and don't be afraid to ask questions.
- Buying a home should be fun. That is why I am here; to make your purchase as easy as possible!



## ***Reasons to own your home***

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- Privacy
- Freedom
- Pride in Ownership
- Tax Break
- Building equity in a home is a ready made savings plan.
- A house is the best long-term investment you can make.

## ***Buying a home***

- Get Pre-Approved
- Select an agent
- Research your market
- Choose a home
- Write a contract with an escrow deposit
- Set dates, financing, home inspections, and closing date.
- Prepare to close; closing cost is 2 to 5% of purchase price.

## ***Things to do before closing***

- Buy homeowners insurance
- Connect utilities
- Change address at post office
- Take a final "walk-through"



Smile, now you get the keys!

\*Unless a dual-agency consent form is signed.