

## GET TO KNOW YOUR REAL ESTATE AGENT

### Faith Putman



My name is Faith Putman and I am honored to be working with you! Buying a home is one of the biggest decisions you will make and I'm going to be here every step of the way to make sure that you are comfortable, taken care of, and that your homebuying experience is as easy as it can be! I have years of experience in the real estate industry and look to bring my expertise to the table to work for you. I love what I do so every day in real estate is an adventure!

#### Fun Facts:

I am a published author

I am a wife and mother

I love wordsearches

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# Lender RECOMMENDATIONS

THE FIRST STEP TO HOMEOWNERSHIP IS GETTING PRE-APPROVED FOR A LOAN AND SEEING WHAT YOU CAN QUALIFY FOR. BELOW ARE A FEW LENDERS THAT WE HIGHLY RECOMMEND.

US Bank  
Jennine Hunter  
Loan Originator | NMLS# 1780411  
404.267.7793  
jennine.hunter@usbank.com

Embrace Home Loans  
Anthony DeSano, Loan Officer NMLS# 12319  
25 Enterprise Center, Middletown, RI 02842  
401.787.5595  
anthonyd@embracehomeloans.com

Matt Garcia  
Loan Officer NMLS# 218245  
3350 Atlanta Road, Office #1  
Smyrna, GA 30080  
Mobile: 678.523.0981

# THE INITIAL PROCESS

## 1. CONSULTATION

I would love to chat with you about your needs, wishes and wants in your new home!

- How long have you been looking for a new home?
- What areas and neighborhoods are you looking at?
- What is your Plan B, if you can't find the home you have in mind?
- What are some of your must have items?
- What are deal breaker items?

## 2. PRE-APPROVAL

This is a quick necessary process that helps narrow down and determine how much you can afford!

Lenders typically recommend a home that costs no more than three to five times your annual household income, with a 20% down payment. However, there are MANY different financing structures that they can make work for you!

Did you know? 88% of all Buyers work with Realtors!

# HOUSE HUNTING

## 3. FINDING "THE ONE"

I will tailor listings based on your criteria. I funnel all properties and pick the best to view, and will filter out the homes that will not work.

Most buyers look at approximately 10 properties and are then ready to make an offer. At that time, if you have not found a home you are looking for - it's **HIGHLY** recommended that we sit down and review your criteria to make sure that we are still looking for the right house!

Once you find one you love... it's time to determine the market value of that property. I will compare that home to others that have sold and from there we will determine the value for the home!

## 4. MAKING AN OFFER

Now is the exciting time! When you are ready to write an offer, I will walk you through the contract. It is important to write a fair offer or you can run the risk of the seller not responding or even losing the property to another buyer making an offer.

- Write the Offer
- Negotiate the Offer
- Satisfy Conditions



# INSPECTIONS AND MORE

## 5. HOME INSPECTIONS

The immediate step after your offer is accepted is to schedule a home inspection. You will have a certain number of days to complete this inspection after the offer was accepted. This also includes termite inspection if you are in an area where you would be effected.

Your home inspection letter will verify that all items considered defective or problems relating to the safely of the home corrected prior to closing.

## 6. APPRAISAL, TITLE SEARCH & LENDER LETTER

The title is right to own, possess, use and control of a property. When purchasing a home you are buying a sellers title to the home. Before closing a title search is done to ensure there are no leans, or problems that might prevent a clean title for you to close on the home.

An appraisal, is an estimate of the property value. The approval is not only to justify the lender's investment, but to help keep the buyer from overpaying on a property. Your lender will typically hire an appraiser and charge you the fee at closing.

Final commitment lender's letter approves your home loan! You will receive a letter and loan term to your mortgage agreement. Your final letter will include your annual percentage rates, monthly fees, and repayment info for the loan.



# CLOSING TIME

## A FEW THINGS TO BRING

- A valid government issued photo ID
- Cashier's check payable for the total amount due
- Any outstanding documents for the title company or loan officer

## CLOSING COSTS

Fees typically total 4% - 9% of the total purchase price and can include:

- Escrow Fees
- Recording fees
- Application and underwriting fees
- SIDs and/or LIDs
- Appraisal Fees
- Local Transfer Taxes
- Homeowners Insurance
- Homeowners Association Fees