BUYER'S GUIDE

THE Home Girls TEAM
BROKERED BY eXp REALTY



YOUR STEP BY STEP GUIDE TO BUYING A HOME
WITH CONFIDENCE AND EXPERT SUPPORT

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WELCOME

Our goal is to help our clients make every house a home.

Home is more than just a physical space. It's where you create countless memories, share moments with loved ones, and where you feel most comfortable.

When it comes time to purchase a home and begin a new chapter, the process can oftentimes feel overwhelming. Buying a home can be an emotional journey, and it's understandable to feel apprehensive.

Rest assured that together, we can help you navigate the process with ease. We'll outline the process and create a plan together, so you don't have to do any of the heavy lifting.

From shopping homes, making an offer, negotiating the best terms for you and creating a smooth close, this booklet will be your guide.

-André and Tori

WHY HIRE
THE HOME GIRLS TEAM







Why Representation Matters
Buying a home is one of the most significant financial decisions you'll make. Having an experienced real estate team by your side ensures you're informed, protected, and positioned to make confident decisions at every step.

We help you understand the market beyond list prices—analyzing neighborhood trends, true value, and timing so you can avoid overpaying or missing the right opportunity. Our guidance is rooted in data, experience, and a clear understanding of how homes actually perform once under contract.

The Power of a Team
As a team, every offer strategy, contract, and negotiation benefits from multiple perspectives. Each transaction is reviewed collaboratively, ensuring nothing is overlooked and every detail is intentional. While our approach is personalized, our process is proven—so you always know what's coming next and why it matters.

Expertise That Protects You
From coordinating lenders, inspectors, and title companies to managing timelines and paperwork, we handle the moving parts so your purchase stays on track. We also help identify potential red flags early—asking the right questions to protect you from costly surprises down the road.

Advocacy That Delivers
Our role is simple: to advocate for your best interests. By leveraging our combined expertise, market insight, and professional networks, we create strategic advantages that lead to stronger negotiations and better outcomes—so you can move forward with confidence.

Your Responsibilities as a Buyer
Your role is to stay informed and responsive throughout the process. This includes securing mortgage pre-approval, reviewing and signing documents promptly, and meeting agreed-upon timelines to ensure a smooth and successful closing.

MEET THE TEAM

Tori Will and André Cardinale are the powerhouse duo behind The Home Girls Team, proudly brokered by eXp Realty. After working together for more than a decade, they have built a real estate partnership rooted in trust, collaboration, and a shared commitment to exceptional client service.



André Cardinale



Tori Will

Client Testimonial

"The Home Girls brought a personal touch that transformed what could have been a stressful experience into a memorable and supportive journey!! We felt valued and understood the entire time! They seamlessly blend expertise with authentic personal care! We moved out of state and were able to trust them to take care of the entire process! I cannot recommend them enough and would not hesitate to work with them again in a heartbeat!!"
-Shea L.

★★★★★

A Background Built on Education & Advocacy

Former educators turned full-time REALTORS®, Tori and André bring the same passion for teaching, guiding, and empowering others into every transaction. Their ability to clearly explain the process, anticipate challenges, and advocate strategically allows clients to move forward with confidence—whether buying, selling, or investing.

Strategic, Thoughtful, and Results-Driven

Together, Tori and André combine strategic thinking, strong negotiation skills, and clear communication to deliver thoughtful, informed representation from start to finish. Their experience spans a wide range of buyer, seller, and investment scenarios, allowing them to tailor each approach to the client's goals while remaining proactive and detail-oriented throughout the process.

Investors Who Practice What They Preach

Beyond representing clients, Tori and André actively invest in real estate themselves. This firsthand experience gives them a deeper understanding of market dynamics, risk assessment, and long-term wealth-building strategies—insight they pass directly to their clients.

Two Advocates. One Seamless Experience.

When you work with The Home Girls Team, you don't just get one agent—you get two dedicated advocates and the strength of an entire network behind them.

- André, a New Orleans native and Spanish speaker, brings deep local roots, cultural fluency, and on-the-ground market expertise.
- Tori's systems-driven approach and meticulous attention to detail ensure a smooth, organized, and transparent transaction from contract to closing.

Deeply Rooted in New Orleans

Proudly serving the Greater New Orleans area, The Home Girls Team is deeply connected to the communities they serve and passionate about helping people find the place they love in this vibrant city. Relationship-focused, client-centered, and results-oriented, Tori and André are trusted advisors known for their professionalism, dedication, and consistent success.

The Home Buying Process

Steps to Finding Your Dream Home





Where to Start

- DETERMINE HOW MUCH YOU CAN SPEND
- SAVE FOR A DOWN PAYMENT
- CHECK YOUR CREDIT
- GET PRE-APPROVED FOR A HOME LOAN

Buyer Representation

Finding Your Agent



The National Association of Realtors no longer allows offers of compensation from a listing broker to a buyer broker to be listed in the MLS.

...What does this mean for buyers?

- You will sign a written agreement with your agent before touring a home.
- The Buyer-Broker Agreement will cover the terms of your working relationship which includes: compensation (which is always objective and negotiable) as well as the term length of the agreement.

...What if I need help paying for my agent?





Agents who are REALTORS® are here to help you navigate the homebuying process and are ethically obligated to work in your best interest.

The seller may agree to offer compensation to your agent. This practice is permitted but the offer cannot be shared on a Multiple Listing Service. Your agent can help you negotiate these terms.

You can still accept concessions from the seller, such as offers to pay your closing costs.

MORTGAGE GUIDE

Which Type of Loan is Right for You?



CONVENTIONAL LOAN

The most common type of home loan, which is offered through private lenders.

FHA LOAN

Loans designed for those with high debt-to-income ratios and low credit scores, and most commonly issued to first-time homebuyers. Offered by FHA-approved lenders only and backed by the Federal Housing Administration.

VA LOAN

Loans designated for veterans, spouses, and reservists, offered through private lenders and guaranteed by the U.S. Department of Veteran Affairs.

USDA LOAN

Loans for homebuyers in designated rural areas, backed by the U.S. Department of Agriculture.

TYPE OF LOAN	DOWN PAYMENT	TERMS	MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
CONVENTIONAL	3 - 20%	15-30 Years	On down payments under 20%	620
FHA	3.5 - 20%	15-30 Years	For 11 years or life of the loan	500
VA	None	15-30 Years	None	620
USDA	None	15-30 Years	None	640

This is a general overview but numbers can vary from person to person depending on the situation*

QUESTIONS TO ASK

When Choosing a Lender



Not all Lenders are the Same.

The type of loans available, interest rates, and fees can vary.

Interviewing lenders is an important step in determining what type of home loan is best for you.

QUESTIONS TO ASK LENDERS

- Which types of home loans do you offer?
- What will my interest and annual percentage rates be?
- Do I qualify for any special programs or discounts?
- What estimated closing costs can I expect to pay?
- What is your average loan processing time?

HOUSE WANTS & NEEDS LIST

Important Features You're Looking for in a Home

Determine the features you are looking for in your ideal home and prioritize which items are most important to you. No house is perfect, but this will help us find the best match for you.

TYPE OF HOME

Single Family Home ☐ Townhouse ☐ Condo ☐ Other _____

CONDITION OF HOME

Move-In Ready ☐ Some Work Needed is OK ☐ Fixer Upper

DESIRED FEATURES

____ Bedrooms ____ Bathrooms ____ Car Garage (Circle) Small or Large Yard

Ideal Square Footage: _____

Desired Location/Neighborhood/School District: _____

_____

Must Have

_____

_____

_____

_____

_____

_____

_____

Would Like to Have

_____

_____

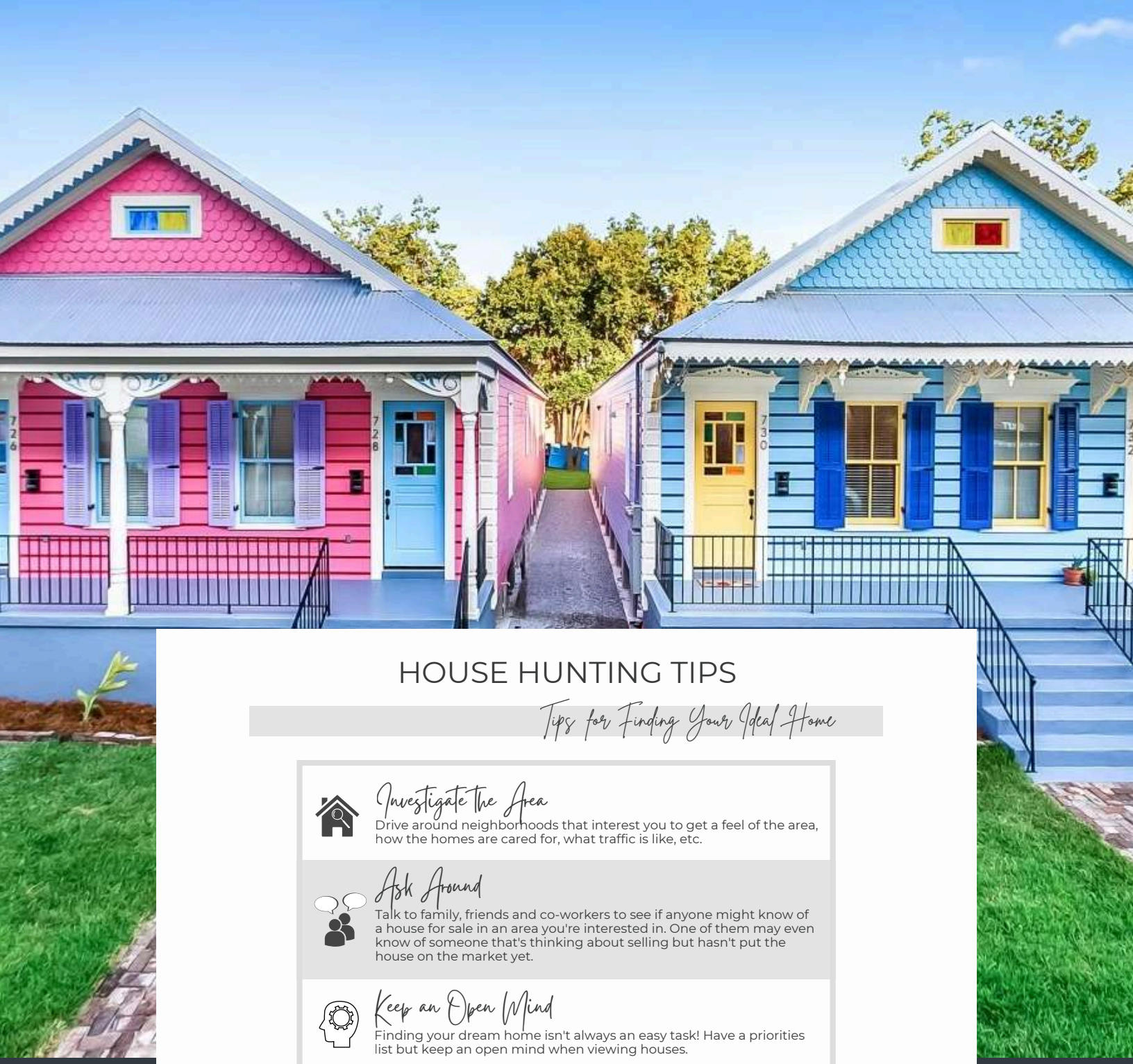
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HOUSE HUNTING TIPS

Tips for Finding Your Ideal Home

Investigate the Area

Drive around neighborhoods that interest you to get a feel of the area, how the homes are cared for, what traffic is like, etc.

Ask Around

Talk to family, friends and co-workers to see if anyone might know of a house for sale in an area you're interested in. One of them may even know of someone that's thinking about selling but hasn't put the house on the market yet.

Keep an Open Mind

Finding your dream home isn't always an easy task! Have a priorities list but keep an open mind when viewing houses.

Take Pictures & Notes

When you visit multiple houses it gets difficult to remember specific details about each one. Take photos and notes while touring houses so that you can reference them later when comparing the properties that you've seen.

Be Ready to Make an Offer

When you find a home you want to buy, keep in mind there may be others interested in it as well. Be ready to make a solid offer quickly in order to have the best chance at getting that home.

MAKING AN OFFER

Factors that can Make an Offer More Enticing

When we have found a home that you're interested in buying, we will quickly and strategically place an offer.

PUT IN A COMPETITIVE OFFER

We will decide on a reasonable offer price based on:

- Current market conditions
- Comparable properties recently sold in the area
- The property value of the house
- The current condition of the house

PAY IN CASH VS. LOAN

Paying in cash versus taking out a loan offers a faster closing timeline and less chances of issues arising, making it more appealing to sellers.

PUT DOWN A LARGER DEPOSIT

An offer that includes a larger earnest money deposit presents a more serious and competitive offer.

ADD A PERSONAL TOUCH

Include a letter to the sellers with your offer, letting them know what you love about their home. Adding this personal touch can give you an advantage over other offers by making yours stand out from the rest.

OFFER A SHORTER CLOSING TIMELINE

An offer with a shorter timeframe for closing is generally more attractive to sellers over one with an extended time period with a house sale contingency. A typical closing timeframe is 30-45 days.

OFFER ACCEPTED!

What's Next

Once the seller has accepted your offer, both parties sign a sales agreement and you're officially under contract.

PUT YOUR DEPOSIT INTO AN ESCROW ACCOUNT

Your earnest money deposit will be put into an escrow account that is managed by a neutral third party (typically a title company or bank) who holds the money for the duration of the escrow period. They will manage all the funds and documents required for closing, and your deposit will go towards your down payment which is paid at closing.

SCHEDULE A HOME INSPECTION

Home inspections are optional but highly recommended to make sure that the home is in the condition for which it appears. Inspections are typically completed within 10-14 days after signing the sales agreement.

RENEGOTIATE IF NECESSARY

The home inspection will tell you if there are any dangerous or costly defects in the home that need to be addressed. You can then choose to either back out of the deal completely, ask for the seller to make repairs, or negotiate a lower price and handle the repairs yourself.

COMPLETE YOUR MORTGAGE APPLICATION

Once you've come to an agreement on the final offer, it's time to finalize your loan application and lock in your interest rate if you haven't done so already. You may need to provide additional documentation to your lender upon request.

ORDER AN APPRAISAL

An appraisal will be required by your lender to confirm that the home is indeed worth the loan amount. The appraisal takes into account factors such as similar property values, the home's age, location, size and condition to determine the current value of the property.

WHAT NOT TO DO

During the Home Buying Process

It's extremely important not to do any of the following until after the home buying process is complete:

- BUY OR LEASE A CAR
- CHANGE JOBS
- MISS A BILL PAYMENT
- OPEN A LINE OF CREDIT
- MOVE MONEY AROUND
- MAKE A MAJOR PURCHASE



Any of these types of changes could jeopardize your loan approval. It's standard procedure for lenders to also do a final credit check before closing.

HOME INSPECTIONS

WHY YOUR HOME INSPECTION MATTERS-

- Once your offer is accepted and signed, your "inspection period" begins. During this time, we will help you arrange a home inspection.
- A home inspection will assess the condition of the home. Understanding the condition of the home can help you avoid costly surprises down the road.
- Once the home has been inspected, we can help you negotiate if repairs are needed for deficiencies.



The Appraisal Process

What is a home appraisal?

Simply put, a home appraisal is a professional evaluation of the cash value of the home based on factors that include: size, number of rooms, condition, location, visual appeal, amenities, etc.

Important to Note-

- While there are standardized guidelines for appraisers to use, the appraisal is legally defined as an informed professional opinion comprised of a series of educated assumptions and as such is open to interpretation and appeal.
- The apprasial value must be based on the “highest and best use” of the property. This means that the appraised balue of an item of real estate must be based upon how the property might be used now how it is being used at the time of the sale.





FINAL STEPS BEFORE CLOSING

You're Almost there!

INSURANCE REQUIREMENTS

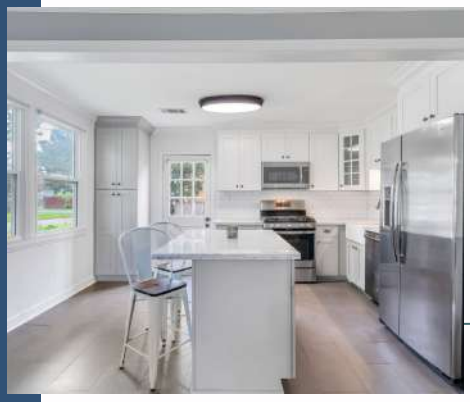
Most lenders require both homeowner's insurance and title insurance. Homeowners insurance protects your home and possessions against damage and theft, while title insurance protects the lender and/or homeowner from financial loss against claims regarding the legal ownership of a home. Policies vary so it's recommended to get quotes from multiple companies to compare price, coverage and limits.

CLOSING DISCLOSURE

At least 3 days before closing, lenders are required to provide you with a Closing Disclosure with your final loan terms and closing costs for you to review. Closing costs for the buyer typically range from 2-5% of the purchase price, which can include lender fees, lender's title insurance, and HOA dues if applicable.

FINAL WALK THROUGH

Within 24 hours of closing we will do a final walk through of the home before signing the final paperwork. This last step is to verify that no damage has been done to the property since the inspection, that any agreed upon repairs have been completed, and that nothing from the purchase agreement has been removed from the home.



NEXT STEP CLOSING!





CLOSING DAY

CONGRATULATIONS. YOU MADE IT TO CLOSING!

Closing is the final step of the buying process.

On the day of closing you'll be going over and signing the final paperwork, and submitting a cashier's check (or previously arranged wire transfer) to pay the remaining down payment and closing costs.

Property ownership is then officially transferred from the seller to the buyer.

ITEMS TO BRING TO CLOSING:

- Government Issued Photo ID
- Homeowner's Insurance Certificate
- Certified Funds or Cashier's Check
- Final Purchase Agreement

Enjoy your new home!





What you
CAN EXPECT

We know this is about more than selling high and buying low, and we can promise you that while there will be some bumps in the process, we'll be doing our best to help you avoid any delays or roadblocks. You can expect weekly phone calls with our trademark *tell it like it is* honesty and creative problem solving to get you where you want to go.

André, and Tori

READY TO LIST?

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