

BUYERS GUIDE

THE COMPLETE GUIDE TO BUYING A HOME

TEAM STATS

Our team has over 40
years combined
experience.

Our listings sell for
an average of 3%
over asking price

We have sold over
100 million in sales
volume in our career

Our listings typically
sell 10 days quicker
than the market
average.

“

I love the feeling
of helping
clients achieve
their dreams.

”

Tamika Smith

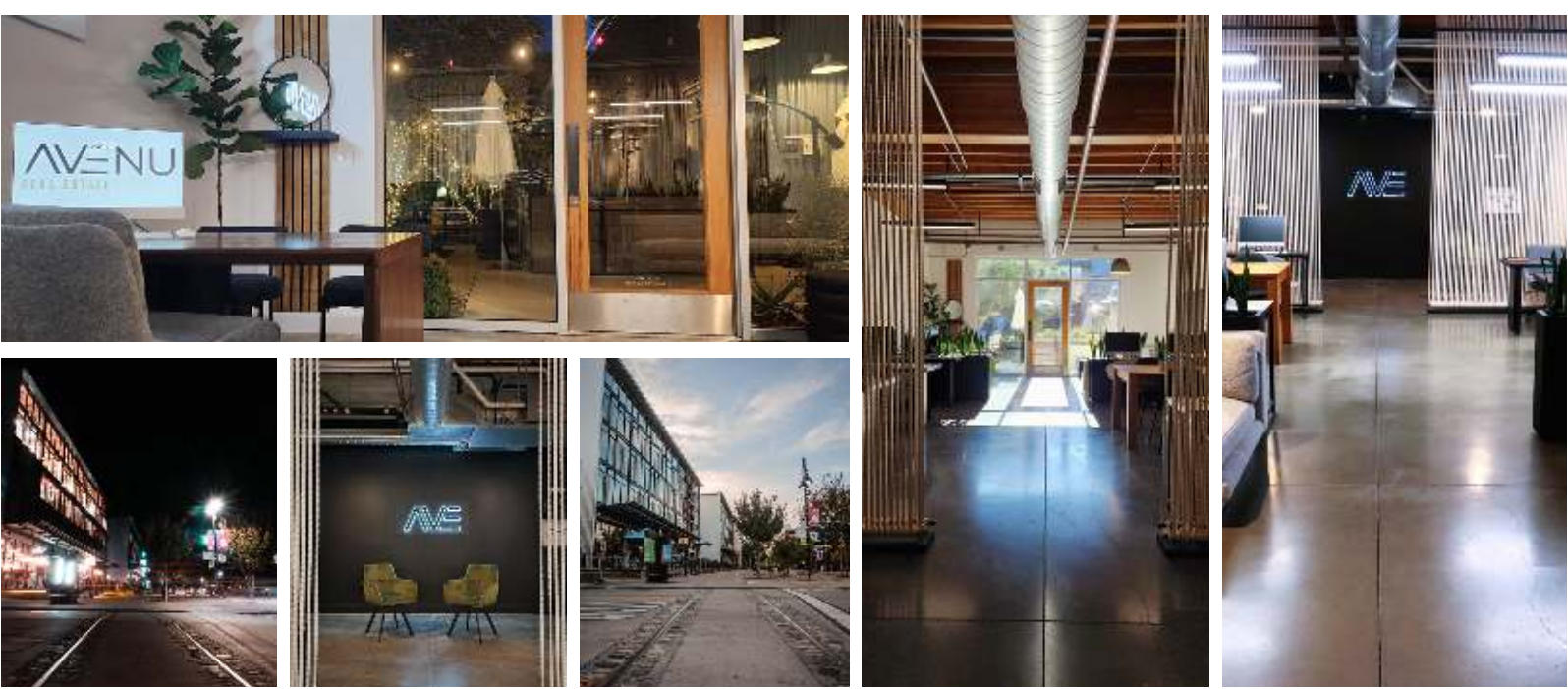
Tamika Smith is a dedicated REALTOR® with more than 10 years of experience in the real estate and property management industry and has been a licensed REALTOR® since 2022. Her background in property management has given her a strong understanding of real estate from both the ownership and management perspectives, including contracts, negotiations, market analysis, tenant relations, and investment properties. As a real estate professional, Tamika works with buyers, sellers, investors, and relocating clients throughout Northern California. She is known for providing personalized guidance, strong communication, and a practical approach to helping her clients make confident real estate decisions. Tamika's professional designations and certifications include Military Relocation Professional (MRP), Pricing Strategy Advisor (PSA), and Short Sale & Foreclosure Resource (SFR). Her knowledge extends across residential and commercial real estate, allowing her to bring a well-rounded perspective to every transaction. Whether helping a first-time buyer purchase a home, assisting a family with a move, helping a seller maximize their property's market potential, or working with an investor evaluating an opportunity, Tamika focuses on understanding her client's goals and developing a strategy to help them achieve them. Tamika holds a Bachelor of Science in Business Administration, further strengthening her foundation in business, finance, and strategic decision-making. Her philosophy is simple: real estate is more than a transaction it's about building relationships, creating opportunities, and helping clients make informed decisions that support their long-term goals.

TAMIKA SMITH

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Here at Avenu, we believe in the power of transformation. Our foundation is built on the idea that real estate is not just about properties, but about the lives that unfold within them and the communities that flourish around them. We hold the conviction that our work extends beyond transactions, acting as an Avenu to new beginnings and opportunities for our clients and agents alike.

We champion a culture of continuous growth, innovation, and integrity. We see every challenge as a chance to evolve and every success as a stepping stone for further achievements. Our commitment to excellence and personalized service forms the cornerstone of our relationships, ensuring that we meet and exceed the expectations of those we serve.

Through our dedication to leadership in the industry and our unwavering support for our team, we are not just navigating the present but paving the way for a brighter, more connected tomorrow. Welcome to Avenu, where your real estate dreams become reality.

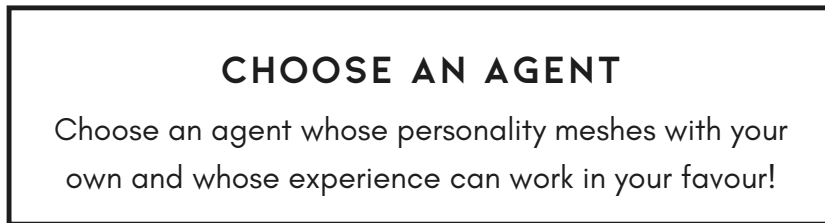
THE STEPS

So, you want that dream home? We know exactly how to get you there. Here are the typical steps involved in buying a home.



GET PRE-APPROVED

You'll want to get this process started asap, as getting pre-approved for financing is essential.



CHOOSE AN AGENT

Choose an agent whose personality meshes with your own and whose experience can work in your favour!



HUNT FOR HOMES

We'll take note of your requirements and start searching for properties that fit the bill!



RESEARCH NEIGHBOURHOODS

Your new neighbourhood is just as important as your home. Look at schools, recreation and shopping.



MAKE AN OFFER

We'll draw up an offer and negotiate on your behalf.



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INSPECTION

This will address any hidden issues in the house.



CLOSE THE SALE

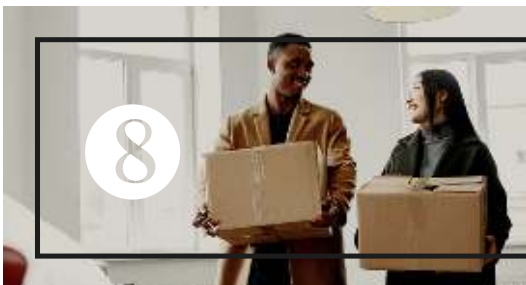
Arrange a closing date and sign the paperwork!



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MOVE IN!

You did it! Welcome to your new home!



BUY OR SELL FIRST

Each situation is unique, and several factors need to be looked at to determine which option is right for you. Here are some things to consider with each.



BUY FIRST

WORKS BEST WHEN

There is a lot of competition in the market and property prices are rising

You're confident there will be a high level of demand for your existing property

You can negotiate or make it conditional on selling your own home

You're prepared to accept an offer that lets you move on or pay bridging finance.



SELL FIRST

WORKS BEST WHEN:

Property prices are flat or declining

if you want greater certainty about how much you have to spend on your next home

If you're moving locations and buying in a different and slower market

If you can negotiate a long settlement or know that you'll be able to find something that suits your requirements.

PRE - APPROVAL

Getting a pre-approval is one of the best things you can do to simplify the process and give yourself more confidence in your buying power. Here's what you can expect from the process.

ONE



YOUR CREDIT SCORE

Knowing your credit score will help lenders decide if you're a good candidate for a loan. The higher your credit the better.

TWO

Lenders want to make sure you can regularly make mortgage payments, with no major gaps in income.



THREE



YOUR ASSETS AND DEBTS

Lenders want to know your debt-to-income ratio to know if you can make each loan payment with the income you earn.

Choosing a home that complements your lifestyle, income and preferences is no easy task. There are many moving parts to finding a home that will work for you and your family. Here are some things to consider when looking for that perfect home.

THERE'S NO PLACE LIKE ...

HOME



WHAT KIND OF HOME DO YOU WANT?

Are you interested in single-family, condo or townhome?

Do some research of what types of homes offer what that will help narrow down your search area.



CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you going to be taking transit? Do a test run before committing to a certain area.



OLD HOUSE OR NEW HOUSE

Older neighbourhoods are great for their charm and character, but often older homes require more repairs, newer developments have modern finishes and less repairs needed.

CHOOSING A HOME



COMMUNITY

What would you like to see in your new community? Is it more coffee shops? Events? Closer to the water? Whatever it is write it down and choose areas that have those features.



WALKSCORE

How important is it to you to be walking distance to things like schools, shopping and groceries? Think of what you want or need to be close to.



MUST NOT HAVE

Everyone has wants but have you considered the things you don't want? If you hate noise you might want to steer clear of the college area for example.

UNDERSTANDING OFFERS

Once we draft and present the offer a few things could happen, here's a breakdown of the offer process and what you can expect.



We didn't have any luck being able to buy a house until we worked with Avenu Real Estate. They're very helpful and always willing to help with anything we need. Our offer was accepted the first time we went with them. Highly recommend and we'll be using them in the future!

-Alpha V.

CLOSING COSTS

Avenu Real Estate was very pleasant to work with.
Answered every question and explained things very effectively. Avenu Real Estate got us our dream home!
-Adriel C.

BEFORE CLOSING

- **DEPOSIT**
- **PROPERTY APPRAISAL**
- **INSPECTIONS**

ON CLOSING

- **ESCROW FEES**
- **TITLE FEES**
- **LENDER FEES**

AFTER CLOSING

- **MOVING EXPENSES**
- **UTILITY CONNECTIONS**
- **RENOVATIONS**
- **REPAIRS + MAINTENANCE**

PRICE

The price of the home

DEPOSIT

Will be applied against the purchase of the house when the sale closes.

TERMS

Terms include the total price offered and the financing details.

CONDITIONS

Conditions are items that must be completed or fulfilled prior to the closing (such as a home inspection, obtaining financing, or selling your existing house).

INCLUSIONS AND EXCLUSIONS

Items included or excluded. These items can be anything from appliances to decorative items, such as window coverings or mirrors.

CLOSING DAY

The closing day is generally the day the title of the property is legally transferred and the transaction of funds finalized.

F A Q ' S

I had a great experience with Avenu real estate. They found me and my partner the perfect home that was fully remodeled and helped me through the whole process. I would 100% recommend the.

-Angelica G.

HOW MUCH DO I NEED TO PAY YOU?

Buyer agents do charge a fee, which will be negotiated during the sale. The buyer is responsible for paying their agent, however in most cases we can ask for a seller concession to cover the buyers agent fee.

WHY DO I NEED A BUYER AGENT?

It's in your best interest to have representation. The Seller Agent is working in the best interest of the seller which means you need someone on your side to make sure you get the best possible deal.

HOW LONG DOES THE PROCESS TAKE?

Finding the right home can take weeks to months depending on your timeline and needs. Once we find a home you like, the offer can be accepted within days and the closing is typically within a month, which means you could be moved into your new home in a few short months.

MOVING CHECKLIST

TWO MONTHS BEFORE

- ☐ Start downsizing and donating old and unwanted items
- ☐ Start researching moving costs and companies
- ☐ Collect school records and transfer
- ☐ Order packing supplies

ONE MONTH BEFORE

- ☐ Change your address and send moving notifications to friends and family
- ☐ Find local healthcare providers and shopping necessities
- ☐ Buy any new appliances or make plans for what to buy

TWO WEEKS BEFORE

- ☐ Contact utilities
- ☐ Finalize moving arrangements

2-3 DAYS BEFORE

- ☐ Plan payments and expenses for moving
- ☐ Do a final walkthrough
- ☐ Clean as you continue to pack
- ☐ Pack things you will need right away separately

MOVING DAY

- ☐ Defrost your fridge
- ☐ Keep all receipts
- ☐ Pre-clean, seal any windows or doorways
- ☐ Check for damages in your new home that will need to be fixed
- ☐ Unpack room by room

“

Avenu Real Estate has thorough and excellent realtors. Buying a house can be a daunting experience, they made the process smooth and kept us informed along every step. We had complete confidence they were representing our best interests at all times. For buying or selling real estate, I highly recommend Avenu Real Estate.

—Hallie H.

“

Working with Avenu Real Estate is the best thing that ever happened to our family. They're talented, trustworthy, and very resourceful. They helped us sell our old home and they helped us buy our new home. We recommended them to all our family and friends. They will assist you to get the home you dreamed of....your way.

—Del C.

“

Glad to say we were connected with Avenu Real Estate. From our first phone call, they sought to understand our housing needs and brought us in office to offer us more transparency about the process. Through the whole process they were diligent and his experience and knowledge of the market is unmatched. Hope we can work with them again in the future. Go pay Avenu Real Estate a visit for your real estate needs, you won't regret it!

—Nickolas H.

For more reviews click here





W W W . A V E N U R E A L E S T A T E . C O M

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