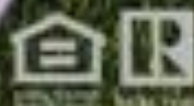




TAYLORMADE

HOME SOLUTIONS FOR YOU

GUIDE *to buying* REAL ESTATE



When you choose the Taylor Made Team, you can expect:

Our team of experienced professionals all work together to ensure the successful sale of your home. This includes access to our preferred & trusted network of vendors.

Our superior services are directly catered to you and your unique needs in the sale of your home.

Effective and targeted marketing strategies to our vast network of agents, investors and buyers.

A promise to provide excellent service to you during the sale of your home and after you close.

You are our "Client For Life!"



TAYLORMADE
HOME SOLUTIONS FOR YOU



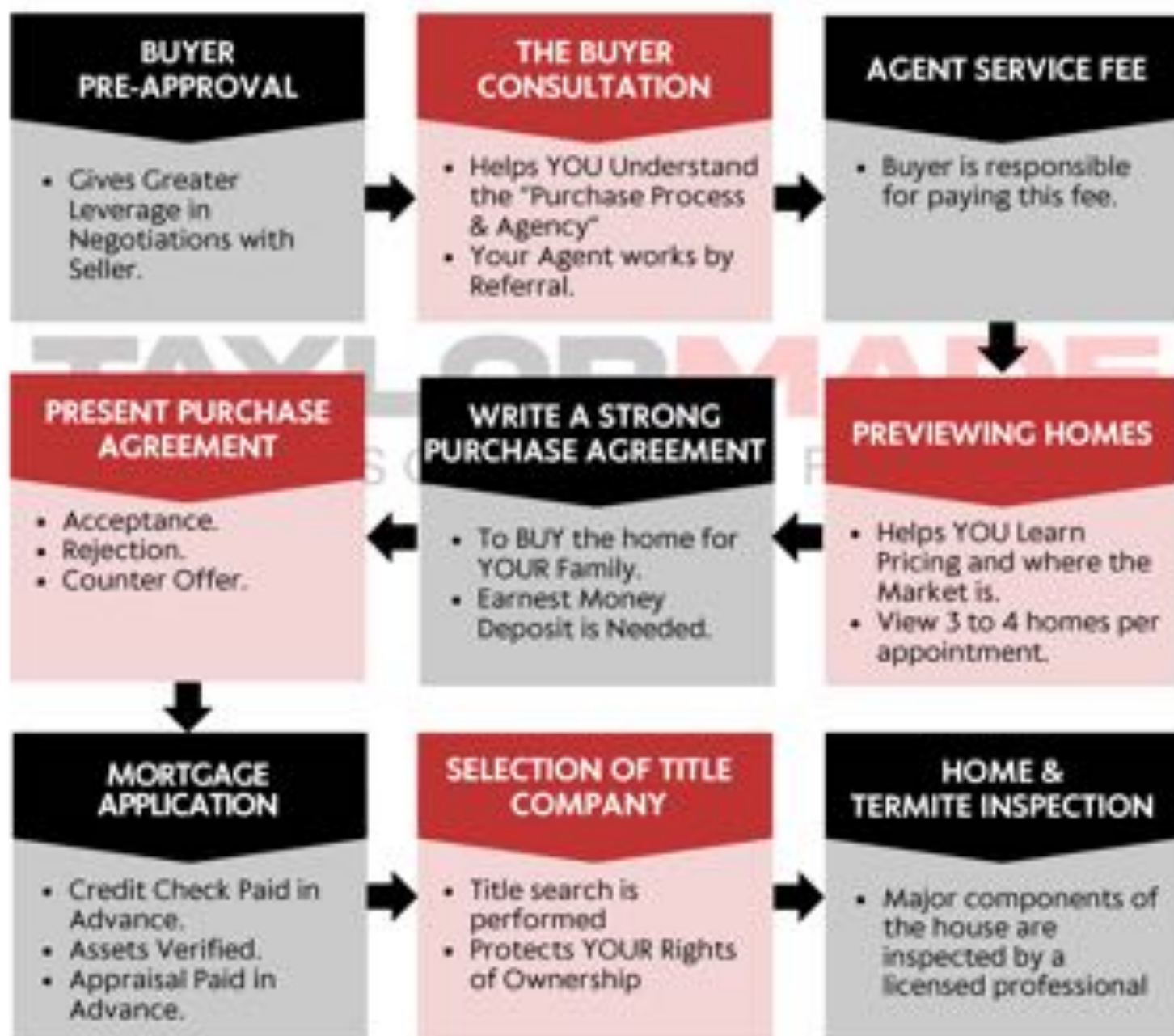
OUR SERVICES

- ✱ Personal Meeting to Discuss the Home Buying Process
- ✱ Guidance in Determining Your Home Buying Priorities
- ✱ Personalized Plan to Find the Right Home for You
- ✱ Customized Online Home Search Portal
- ✱ Accompany You to View Houses
- ✱ Provide a Professional Opinion on the Value of Homes
- ✱ Detailed Market Analysis Before Making an Offer
- ✱ Detect "Hot Buttons" for the Seller
- ✱ Customized Offer Guidance
- ✱ Attend All Inspections
- ✱ Professional Representation
- ✱ Professional Negotiation
- ✱ Detailed Transaction Timeline
- ✱ Transaction Management
- ✱ Partner with Your Lender to Ensure a Smooth Close
- ✱ Partner with the Title Company to Keep Closing on Track
- ✱ Daily/Weekly Updates on the Transaction's Progress



Buying Your New Home: The Process of Home Buying

Even if you have bought or sold a home in the past, the real estate process can be confusing. This chart will help you better understand the steps involved in your real estate transaction. My job is to tie the steps together as smoothly as possible and to keep you informed along the way



Buying Your New Home: *The Process of Home Buying* *[Continued]*



Buying Your New Home: The Process of Home Buying

A brief, step-by-step overview

Step 1: Select your agent

Step 2: Pre Approval

Step 3: Home Showing

Step 4: Home Selection

Step 5: CMA prior to offer

Step 6: Discuss terms of home with your agent exclusively

Step 7: Written offer presented on your behalf

Step 8: Negotiation of offer

Step 9: Acceptance of offer

Step 10: Loan application completed

Step 11: Earnest Money

Step 12: Home Inspection, including survey ordered and completed

Step 13: Negotiation of inspection items requested

Step 14: Appraisal

Step 15: Title requested and reviewed

Step 16: Loan Condition

Step 17: Warranties ordered and given to closing attorney

Step 18: Clear to close issued

Step 19: Final walk through of property

Step 20: Close on your property

Step 21: Take possession of you home



We just got off the phone with Leneal and we are excited to announce that we are blessed to be able to purchase this house in our dream neighborhood!

We are overjoyed with the prospects of continuing our journey together and we are grateful and thankful to God for his many blessings! A special thanks to our friend for hooking us up with Leneal Lashley-Taylor! Leneal is the GOAT!! She is absolutely amazing! Her customer service and attention to detail has been first class all the way! She was an advocate for us and fought for every penny to ensure we were satisfied! She drummed, advised, laughed and went to business for our family! She is even helping us with renting out our first place! We are forever grateful! I'd recommend her without hesitation! Great fortune!!

ANTHONY HARRIS

★★★★★

I'm 25 and a first time homeowner with very few people near me familiar with the home buying process. Needless to say I was very anxious walking into this big decision and really confusing process. The team who with me every step of the way - from all the information they provided that educated me to the point of easing my worry to all the reliable and professional contractors, home inspector and loan officer recommendations. I never felt like I was trying to figure out things on my own and I was never surprised about anything coming up because everyone kept me in the loop and educated. At each step of the process, I received another set of resources without having to search out. As soon as I moved to the next step, in my inbox like clockwork. They just did the work... In a sellers market, I received offers, help and money towards repair in a highly sought out area with very low inventory. I still can't believe the deal (is getting...) If the question is would I use them again, my answer is I'm not even considering researching other regions. When it comes time to sell and buy a new home, I already have someone.

JAZMIN CONNER

★★★★★

TESTIMONIALS

Leneal and the team made the process of selling my house seamless from start to finish. I truly felt like I was their top priority at all times. They exuded a high level of professionalism throughout the process and provided sound advice on how to best prepare the house to get on the market and get sold. And it worked out just as they said it would. The house went on the market on Dec. 23 and we closed right on schedule on Feb 5, without a single delay on their end. They are the best of the best and I am eternally grateful for their entire team! I highly recommend them for any of your real estate needs.

KIARNA BARKS

★★★★★

What can I say... if I could give 10 stars 🌟🌟🌟🌟🌟 I would!! We recently sold our home and closed last week with Village Premier Collection. Hands down, we could not be any happier. From the very beginning Leneal and her team were consummate professionals and handled every aspect of our journey with attentive detail. They kept us informed of every step regarding the contract and home closing process which kept our minds at ease. She has raised the bar on customer service and home continued to exceed any of our expectations! As a result, we have decided to continue our journey with Village Premier Collection to represent us in the build of our new home. If you want a smooth, responsive and professional experience, we recommend the Village Premier all the way!! 🙌🙌

KEMEL

★★★★★

THE COST OF BUYING A HOME

The list below is an estimate and may not be a complete list.

EARNEST MONEY DEPOSIT

The purchaser provides earnest money as a demonstration of their genuine interest in acquiring the property. This amount is submitted within two days of entering into the contract and is kept in escrow until the closing. The entirety of the earnest money contributes to the overall purchase and is commonly viewed as a deposit. In the event that the buyer decides to exit the contract for reasons permitted by the agreement, such as withdrawing due to inspection findings, they are entitled to a refund of the money. However, if the buyer chooses to terminate the contract for reasons not approved by the agreement, there is a possibility that they may forfeit the earnest money. For instance, if the buyer changes their mind just two days before the scheduled closing.

INSPECTIONS

- \$500-\$650 for Single Family Homes
- \$300-\$500 for Condos
- \$40-\$50 for Termite Inspection
- \$400-\$800 for Radon Inspection

Payment for inspection fees is made directly to the inspector either before or during the inspection process. Additional inspections, such as those for lead paint, septic, radon and chimney, can also be conducted for an additional fee.

APPRAISAL

- \$500-\$700

The appraisal cost might be included in the closing costs, or the lender might ask for upfront payment through a credit card. However, this varies depending on the lender and the terms of the loan product you choose.

CLOSING COSTS

- Fee for title
- Fee for a loan
- Recording Fees
- Pro-rated Property Taxes
- Pre-paid Property Taxes
- Pro-rated HOA Dues
- Home Owners Insurance
- Buyer Agent Commission



WHO PAYS FOR WHAT?

BUYER

100% LENDER FEES

If the buyer secures a loan, they are accountable for all the related fees.

100% TITLE INSURANCE FOR LENDER

If the buyer obtains a loan, they are required to acquire a title policy for the lender to safeguard the property title in case the lender requires it.

PRORATED & PREPAID PROPERTY TAXES

The buyer is responsible for prorated property taxes determined by the closing date. The loan terms may necessitate the prepayment of several months' worth of future property taxes.

HOA DUES

The buyer covers prorated HOA dues starting from the date of purchase.

PRE-PAID HOMEOWNER'S INSURANCE

If the buyer secures a loan, they are required to make a prepayment for a portion of the homeowner's insurance.

100% REAL ESTATE COMMISSION

The buyer compensates their buyer's agent.



TAKE THE NEXT STEP

FINDING A LENDER

I have over 18 years in the mortgage industry as a Loan Originator and Sales Manager. I have helped many homeowners realize the dream of home ownership. Most people will buy or refinance one or two homes in their life and the importance of surrounding yourself with knowledgeable and experienced people is how to insure an easy process with successful results. I make the home financing decision simple. With the right combination of experience and knowledge, personal attentiveness and integrity I help you reach your goals and remove the bumps along the way. I work hard to earn your trust and respect. You'll find we stand head and shoulders above the rest. NFM is a premium lender dedicated to providing the right home loans for its customers. With many program choices including Conventional, Jumbo, FHA, VA, and USDA, we have the tools at our disposal to address your particular needs.

NFM LENDING

NICK MAUTINO | SALES MANAGER
240-417-8181
NMAUTINO@NFMLENDING.COM





Whether you're buying, selling, refinancing, or building your dream home, you have a lot riding on your loan officer. Since market conditions and mortgage programs change frequently, you need to make sure you're dealing with a top professional who is able to give you quick and accurate financial advice. As experienced loan officers we have the knowledge and expertise you need to explore the many financing options available. Ensuring that you make the right choice for you and your family is our ultimate goal, and we are committed to providing our customers with mortgage services that exceed their expectations.

SOUTHEND FINANCIAL

RICKY PETERS | SALES MANAGER
518-796-3132
RICKY@SOUTHENDFINANCIAL.COM



In this everchanging housing market, you'll want someone on your homebuying team who is well-versed in all the available financing options and strategies available to you. I have been in the mortgage industry for over 24 years and can help you find the right approach to make homeownership a reality. I am experienced with down payment assistance programs, first-time homebuyer programs, VA loans, FHA loans, USDA loans, and conventional loan programs. I am passionate about making home possible for my homebuyers. I take the time to listen and understand the needs of my clients individually so we can figure out the best plan and products for your specific goals. I will guide you through the entire process and do my best to work through any obstacles that you may be facing.

MERIDIAN BANK

MICHAEL COOPER | MORTGAGE LOAN ORIGINATOR
301-855-3020
MCOOPER@MERIDIANBANKER.COM

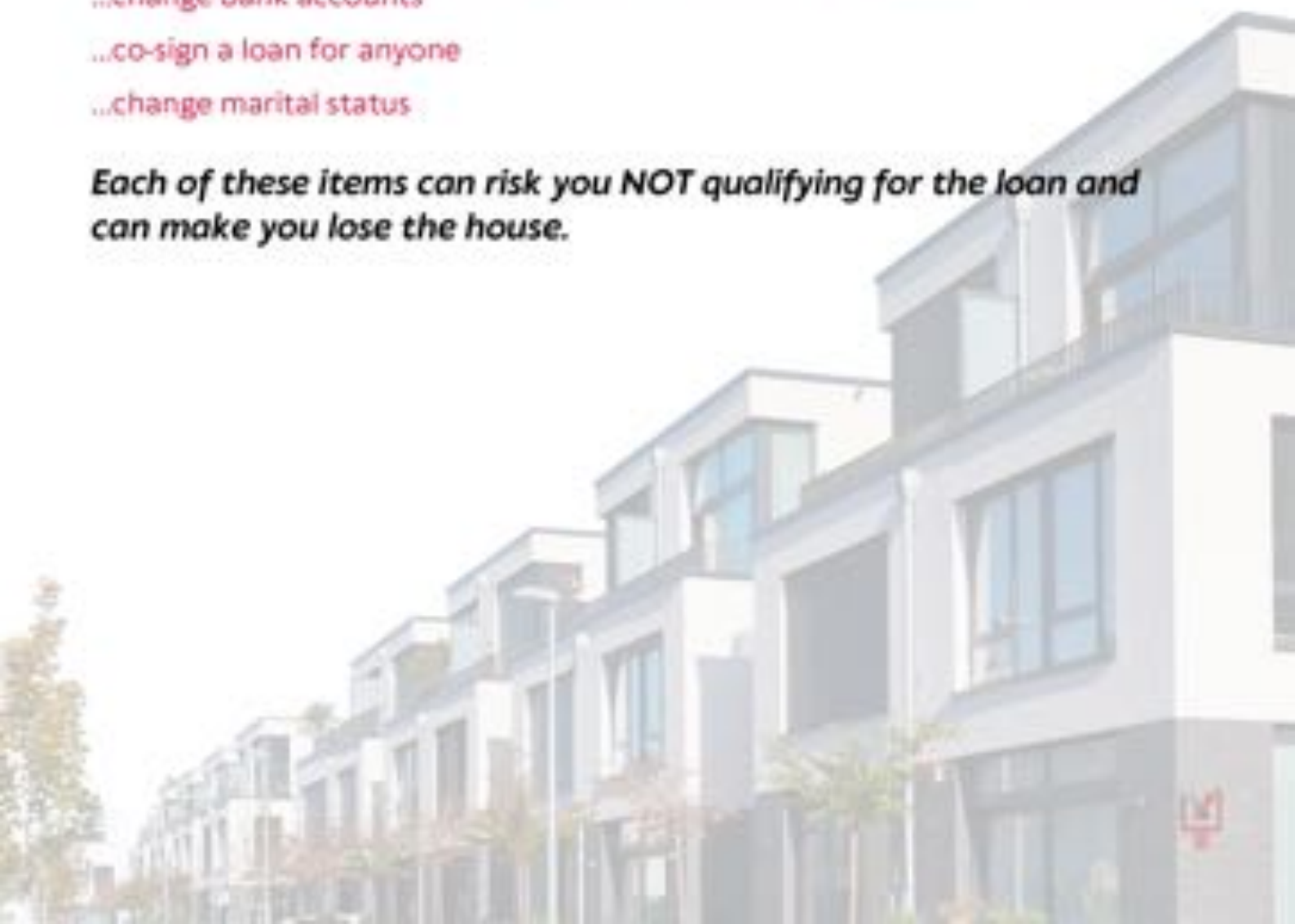


THOU SHALL NOT...

what NOT to do when in a contract (if getting a loan)

- ...change jobs, become self-employed or quit
- ...buy a car, truck, van, or motorcycle
- ...use credit cards more than normal
- ...stop paying bills
- ...spend money you have set aside for closing
- ...omit debts or liabilities from your loan application
- ...buy furniture
- ...originate any inquiries into your credit card (no applying for credit cards, etc.)
- ...make large deposits or cash deposits without checking with your loan officer
- ...change bank accounts
- ...co-sign a loan for anyone
- ...change marital status

Each of these items can risk you NOT qualifying for the loan and can make you lose the house.



UNDERSTANDING TITLE AND ESCROW

TITLE

Many individuals lack a clear understanding of the purpose of "TITLE" in real estate transactions and its protective role for the buyer. In real estate, "title" specifically pertains to a title insurance policy. The seller acquires one for the buyer, and a second policy is obtained by the buyer for the lender (although no second policy is necessary in a cash transaction). The title company conducts thorough research on the property to identify and provide insurance coverage against the following aspects:

- Errors in public records
- Unknown liens
- Illegal deeds
- Missing heirs
- Judgements
- Taxes & levies
- Easements
- Assessments
- Surveys

In the event any of the following show up after closing of the property, you as the buyer have insurance to help resolve the issue.

ESCROW

"ESCROW" is a term used to depict the impartial third party responsible for managing funds, documents, and tasks associated with the closing (or settlement) as stipulated in the real estate purchase agreement or sales contract. The primary objective of escrow is to streamline the transaction process by overseeing the distribution of funds and documents. This encompasses the calculation of amounts owed by various parties. Additionally, escrow is tasked with officially recording the change in ownership with the county.



NOTES



CONTACT ME FOR MORE INFORMATION



TaylorMade Team



240.737.5000 - Main



301.634.2300 - Direct



info@taylormadeteam.net



@taylormadedmv_V2



www.taylormadeteamdmv.com



TaylorMade Team
Keller Williams Preferred Properties
1441 McCormick Drive, Suite 1020
Upper Marlboro MD 20774



KELLERWILLIAMS
PREFERRED PROPERTIES

