



Buyers Guide





The Engel & Völkers Buying Experience

From starter homes to dream homes, as Engel & Völkers we provide unparalleled and personalized buying experiences for every client. We believe that buying a home is one of the most important decisions you will make, and it's an honor and our passion to be part of this journey with you. As trusted advisors, we make it our responsibility to understand your home buying goals – from your overall vision and budget, to neighborhood amenities and architectural details – and help you discover the right space to call your own. To us, luxury is about the richness of life that begins and ends in the most important space we know — home.



The Power of Investing in Ownership



There are both financial and emotional benefits to owning a home. After all, a home is the center of your world.

HOME EQUITY

When you own a home, you are investing your money into your future. Home equity has the ability to increase each time you make your monthly mortgage payments, as well as when you make smart home improvements. In a strong economy, home values can increase each year. The greater your equity, the more you can capitalize on your home's value over time.

FIXED COSTS

Seek professional advice from your tax consultants about your financing options (if you are financing) to tailor your investment commitment to your specific needs.

CREATIVE FREEDOM

Owning a property allows you to surround yourself with an aesthetic that reflects your personality and brings you joy. The possibilities can be endless when it comes to turning your home into your dream space.

STABILITY

A home should be a place of comfort and happiness. With homeownership comes a sense of security in an investment and a space where memories are made.





Partner with an Engel & Völkers advisor

Engel & Völkers is known throughout the world for the unmistakable service experience our advisors provide their clients. Our advisors offer more than a typical real estate agent, representing an elevated level of service, expertise, and performance.

Engel & Völkers attracts real estate professionals who are well respected within their communities, as well as those who have a deep understanding of client service. We know the people, the places and the nuances of each cul-de-sac, community and country we represent. As trusted advisors, we guide you through your home journey with in depth neighborhood expertise, distinguished care — and a bit of fun.



Breaking it Down: The Buying Process



The reasons for buying a home are personal, so the first thing to consider is what you want to achieve in purchasing a home.

Buying a home is filled with both strategic thinking and emotions. With ever-changing market conditions and other variables, various factors may affect the path you take in finding the property that's right for you.

As your consultant, an Engel & Völkers advisor helps you understand the market landscape and determine, based on your goals, if now is in fact the right time to buy and then identifying the correct approach.

As far as the property itself, it's wise to invest the time to outline the key factors and features relating to your search, including:





YOUR BUYING POWER

It's important to identify what you are able to afford when it comes to a home and how much a lender is willing to loan based on key factors such as income, debt, expenses etc. Your advisor can help you work within that budget and take into account other considerations as it relates to the property you seek.



YOUR MUST-HAVES

Identify your must-haves and list them out in priority, for both you and whomever you may be purchasing your home with. Make a list of your non-negotiables when it comes to a home and take that with you when you are visiting properties.



WHAT TYPE OF HOME DO YOU WANT?

Are you looking for a single-family home, townhouse, condominium, co-op or a multi-family building? There are many options and considerations for each that will impact your search.



LOCATION, LOCATION, LOCATION.

This is one of the most important factors to consider when you're looking for your new home, because unlike structures, paint colors, and flooring, the location of your home cannot be changed. Beyond the physical location of the home within the city or town, you should also think about its location in the neighborhood, community, and/or the building, as this too will have an impact on your home's value.

The Buying Process

Whether you are looking to purchase your first home, a vacation home, or an investment property, our advisors maintain an active list of available local homes, and also have access to listings worldwide through the Engel & Völkers' global network.

We take pleasure in working with you, and preparing you, for the home buying process through the following steps:

- ♦ Select an advisor
- ♦ Gain mortgage pre-approval (if financing)
- ♦ Have an initial consultation with your advisor with your pre-approval in-hand to set up your strategy together
- ♦ Shop for your new home
- ♦ Work with your advisor to present a wellcrafted offer and allow them to negotiate on your behalf
- ♦ Home inspection
- ♦ Appraisal
- ♦ Finalize Documents
- ♦ Final Walk Through
- ♦ Closing & Move In





| Packing Tips

1. Separate your valuables and important documents, and keep them with you during the move.
2. Prepare a 'Start-up Kit' of items and box those up to take with you as well. This way if your belongings arrive late, or you are delayed in unpacking, you will have what you need immediately on hand.
3. Label boxes by items and room to make unpacking an easier process.

Moving Checklist



DECLUTTER AND DONATE

Before you begin packing up boxes, take inventory of your furniture and other belongings to decide what to keep and what to purge. If items are not worth the effort of packing, moving and unpacking, consider donating, selling or discarding them.



STRATEGIZE

A smooth and successful move is only possible with a plan. Select a moving day to work toward. Identify and engage a moving company as soon as possible – Engel & Völkers is happy to make a local recommendation.



PACK

Purchase your moving supplies including boxes, moving labels, bubble wrap etc. Begin packing items that won't be needed between now and your move date including things like decorations, photos and off season clothing. Then, schedule time to pack remaining items based on room or category to make it easy to unpack.



CHANGE YOUR ADDRESS

Make sure to not only update your address with friends, family and service providers, but also any mailing clubs, subscriptions and utility companies for both ending services and activating them at your new address.



WHAT TO EXPECT AT CLOSING

As long as you have everything in order, the closing process should be simple and straightforward.

Closing day typically happens four to six weeks after the sales and purchase contract is executed and includes the buyer and seller, along with their respective agents, a representative from the title company, closing agent, or attorney, and lender.

The closing process is where the buyer and seller execute and sign all remaining legal documents and pay closing costs and escrow items. Be sure to bring two forms of identification, certified funds for any remaining costs, and any additional documents requested by the lender.

Once all paperwork is executed you will receive the keys to your new home and then all that's left to do is celebrate!



FINAL PREPARATIONS

This is the day when your moving strategy pays off and your focus can be on saying goodbyes and enjoying the exciting elements of your new home. Once you get into your new home one of the first things you should do is to have new locks installed and extra sets of keys made.

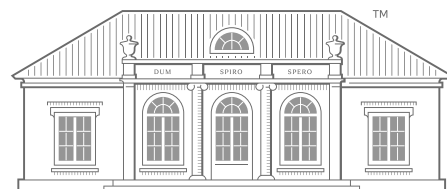
A photograph of a large, modern house at night. The house has a dark tiled roof, a white chimney, and large glass windows that are illuminated from within. A swimming pool in the foreground reflects the house and the night sky. The scene is set against a dark blue sky with some clouds.

Live Your Luxury

At Engel & Völkers, we believe in clients for life. Not only during, but well after the purchase of a home, our advisors connect you with experts to help you continue making the most of the walls and community that surround you. Luxury found in the little moments that when combined create the essence — and the intangible qualities — that make a house, “home.”



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