

WFG NATIONAL TITLE COMPANY

HOME BUYER'S *Guide*

YOUR JOURNEY TO HOMEOWNERSHIP BEGINS HERE



PRESENTED TO YOU BY NATALIE FABIAN
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[KEYSWITHNATALIE.COM](https://www.keyswithnatalie.com)



step ONE

GETTING STARTED

Congrats! You've taken the first steps in pursuing your dreams of owning a home. Let's work together to make it a reality. In this quick guide, you'll learn all the right resources and steps needed to get there!

As your agent, I will initiate a buyer's consultation. This is useful to clarify the home buying process, sets the expectations on both sides. This will lay the foundation for a happy & effective client/agent relationship. The information collected during this phase of our time together is vital, this is how I get all the information together to help me do what I do best. I will provide you with the most up to date information when it comes to inventory, demand, trends, and opportunities regarding the current real estate market.

COST BREAKDOWN

DOWN PAYMENT

Your lender will consult with you on the down payment required for the home you're looking to purchase.

HOME APPRAISAL

A process through which a real estate appraiser determines the fair market value of a home.

INSPECTION

A process where a certified professional inspects the home to ensure it's in good condition.

EARNEST MONEY

Earnest Money gets paid to the title agency to confirm the contract and open escrow.

CLOSING COSTS

Are expenses you pay to your lender in exchange for loan services, and title company to facilitate the closing. (Typically 3% of Sale Price).

MOVING COSTS

HOME BUYING

blueprint

1

GET PRE-APPROVED

Meet with a lender to find the right mortgage that is best for you. Share pre-approval letter with an Agent.

2

CONNECT WITH AN AGENT

Match with an agent you feel comfortable with who will work within your budget and wish list.

3

BEGIN YOUR HOME SEARCH

Research homes online, or share your preferences with your agent and set up showings for you to view.

4

SUBMIT AN OFFER

When you find your dream home, we will submit an offer and negotiate the terms of the contract. Earnest money deposit will be needed.

5

HOME INSPECTIONS

Complete inspections on the home with a professional. Negotiate any repairs needed before closing.

6

APPRAISAL

A professional will determine if the home is worth the price you agreed. A lender cannot lend out more than a home is worth.

7

PRE-CLOSING & SCHEDULE MOVE

Confirm repairs are completed, do a final walkthrough and transfer funds.



closing day

Sign and review all closing documents and receive your key!

step TWO

THE FINANCIALS

LENDER PRE-QUALIFICATION

Obtaining a pre-approval on your mortgage will help you in many ways. First, it will help you determine your budget, and help you stay within your means. Second, it shows the seller that you are serious about purchasing a home, and that you have the funds necessary to complete the purchase. Although, if you are pre-approved for

a loan, it does not mean that you will be guaranteed this amount in your final mortgage cost. You will still have to be approved for a mortgage after you have submitted an offer. It is important not to make any significant purchases or alter your credit score in any way during this time.

QUALIFYING FACTORS



- Credit Score
- Credit History
- Debt to Income Ratio
- Employment
- Down Payment

THINGS TO CONSIDER

- Houses in your Price Range
- Preferred Areas
- Needs vs. Wants
- Home Price

avoid doing these things...

- Do NOT change jobs, become self-employed or quit your job.
- Do NOT buy a car, truck, boat, RV, etc.
- Do NOT use your credit cards excessively or miss payments
- Do NOT payoff any credit cards or revolving debts
- Do NOT spend money set aside for down payment or closing costs
- Do NOT withhold debts or liabilities from your loan application
- Do NOT open new credit accounts to buy new furniture, appliance, etc.
- Do NOT make any inquires into your credit
- Do NOT make large deposits or withdrawals from your bank accounts
- Do NOT change banking accounts
- Do NOT co-sign any loans for anyone

* Always check with your lender before considering any of the above.



step THREE

HOME SHOPPING

DURING HOME TOURS

Looking at homes can be overwhelming so narrowing it down will assist you in remembering every home that you see. I will set up appointments and will work with my scheduled yours to find the best time. The average buyer sees 4-7 homes before making an offer.

- ✓ Be sure to make a list of your must haves, wants, and don't cares. As you go through the viewings. Be sure to check out the small details, like the light switches, water features, and appliances to make sure everything works. Take photos as you go on home tours so you remember the layout and the feel of each house you visit.



step FOUR

SUBMITTING AN OFFER

Your agent will discuss earnest money, inspections, and other contract details. Make your offer competitive by considering the seller's preferences. Depending on how long the home has been on the market, we'll prepare an aggressive offer to secure your dream home. We will discuss the price you'd like to offer based on the comparables in the area. Earnest money deposits are often 1 to 3 percent of the purchase price.

AFTER SENDING THE OFFER

The seller could:

- Accept the offer
- Reject the offer
- Counteroffer: Offering different terms. Similarly, we can respond with another counteroffer.



Buying a house involves a lot of documents. I have the experience and knowledge to analyze the contracts. I will manage all documents according to the buying process.

step FIVE & SIX

UNDER CONTRACT

Once your offer is accepted or you accept a counter-offer, you're now under contract. This period of time is called the due diligence period, and any inspections, appraisals, or anything else built into your purchase agreement will take place. You will need your earnest money check ready for the Title Company.

INSPECTIONS & APPRAISAL

We will schedule an inspection. The inspector will analyze the property to assess its condition. Then, the inspector will provide us with a report detailing all the findings. Once we know the condition of the property, we can negotiate repairs. The seller may respond in the following ways:



- Complete all repairs
- Complete some repairs
- Provide a credit
- Decline to make repairs

Following the Inspection period, the lender will order the appraisal to be performed. An appraisal is used to determine whether the home's contract price is appropriate given the home's condition, location, and features. Lenders want to make sure that homeowners are not over borrowing for a property because the home serves as collateral for the mortgage.

closing day

FINAL WALK-THROUGH

Three days prior to closing we will conduct the final walk-through. We will meet at the property and verify that all of the agreed-upon repairs have been completed. I will obtain any receipts and paid invoices the seller has, to document the repairs. You will also confirm that the condition of the home is relatively the same as when you first saw it. If the final walk-through goes well, the loan docs will then be signed. Closing is the final step! Your closing date is the day you become the legal owner of your new home. Congratulations on your new home!



KEY RESOURCES

useful information

EMERGENCY SERVICES

Fire / Police / Ambulance 911
Poison Control..... 602-253-3334
Maricopa Animal Control 480-676-3290
Gas Leak..... 602-271-4277

CITY INFORMATION

City of Goodyear 623-932-3910
City of Buckeye..... 623-349-6000
Phoenix City Hall 602-262-6659
City of Scottsdale 480-312-6500
Tempe..... 480-967-2001
City of Glendale..... 623-930-2000
Litchfield Park City Hall..... 623-935-5033
City of Peoria..... 623-773-7340
Avondale City Hall 623-333-1000

UTILITY COMPANIES

Arizona Public Service (APS) 602-371-7171
Salt River Project. 602-236-888
Southwest Gas 877-860-6020
AmeriGas..... 623-937-9227

LAW ENFORCEMENT

Phoenix Police Dept..... 602-262-7626
Goodyear Police Dept 623-932-3910
Buckeye Police Dept 623-349-6400
Buckeye Fire Dept 623-386-4421
County Sheriff's Dept 602-876-1853
Rural/Metro Fire Prevention 480-945-6311
Animal Control/ Licensing 602-506-7387

** Highlight the most important information and save to your mobile contacts!*

let's pack up

A quick snapshot checklist to ensure a smooth relocation during your move.

1 MONTH TO GO

- Call moving companies for quotes.
- Decide on items to discard, donate, or sell.
- Inform schools & arrange enrollment.
- Collect packing boxes and materials.

3-2 WEEKS DOWN

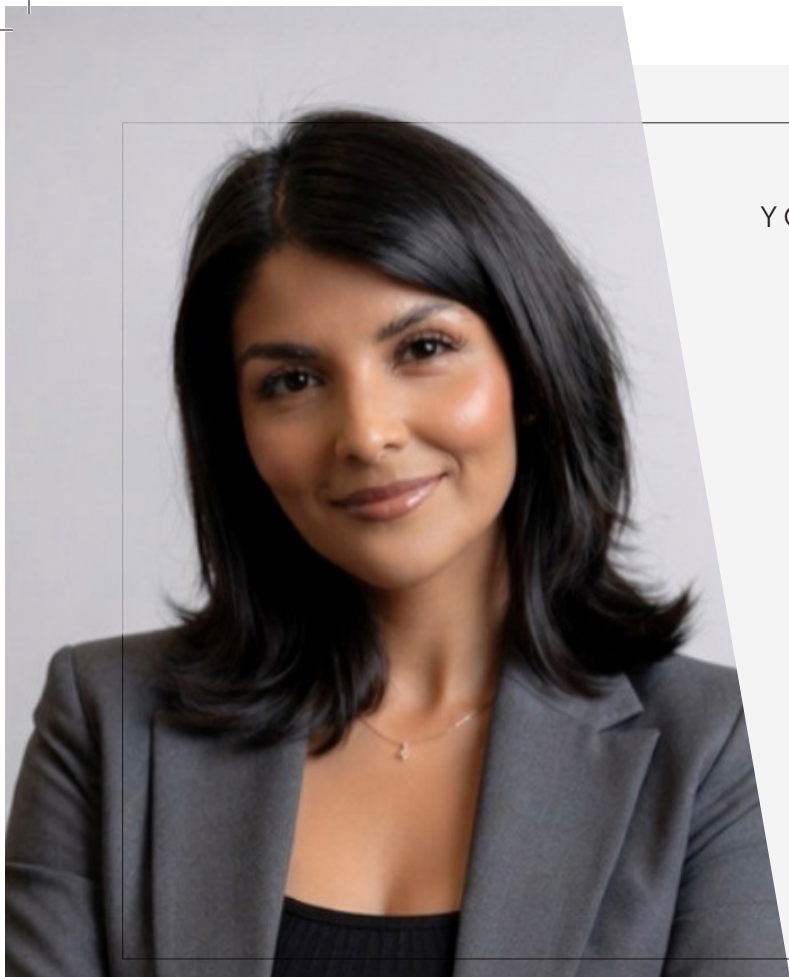
- Start packing items.
- Update your address with the post office.
- Secure legal, medical & insurance records.

DAYS BEFORE MOVING

- Arrange utility activation/cancelations.
- Pack essentials for the first days.
- Prepare your car for the trip.
- Reconfirm travel arrangements.

MOVING DAY

- Point out all or any fragile items.
- Review your inventory.
- Stay until movers are finished.



YOUR TRUSTED GUIDE IN THE VALLEY

NATALIE FABIAN

REALTOR® | PAK HOME REALTY



**PAK
HOME
REALTY.**

Hi, I'm Natalie Fabian — wife, mom of two, and Realtor behind Keys with Natalie. With over 10 years of experience in banking, finance, and client education, my passion has always been helping people feel confident in their financial decisions and future goals. Before real estate, I worked at a nonprofit women's resource center helping families with budgeting, financial planning, and creating pathways toward homeownership — an experience that shaped the heart behind how I serve my clients today. As a Realtor, my goal goes beyond helping you buy a house. I'm here to educate, create a strategy that fits your goals, and help families build long-term wealth through homeownership. Whether you're ready now or just exploring your options, I'm committed to guiding you every step of the way with honesty, support, and no pressure.



let's talk
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Not intended as a solicitation if you are currently working with a real estate agent.

