

The Home Buyer Playbook

Find the right home and get it at the right price.



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Why Buying Beats Renting

- **Build equity instead of paying rent**
- **Stable monthly mortgage payments**
- **Potential tax advantages**
- **Long-term appreciation potential**
- **Freedom to customize your home**

RENT

- No interest payment tax deductions
- Rental amount may increase at any time
- Landlord approval needed for any changes
- No equity; your money disappears forever
- Rental is temporary and you may be asked to vacate the property with as little as 30 day's notice.

BUY

- Tax deductions for mortgage interest paid
- Mortgage payments could be fixed
- Decorate and make changes without prior approval
- The value of your property may increase in time (equity!)
- Your house will become a home, not a temporary living situation; you are not at the mercy of a landlord

Rent paid over the years when you could be building equity:

Rent	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
\$1,500	\$90,000	\$180,000	\$270,000	\$360,000	\$450,000	\$540,000
\$2,000	\$120,000	\$240,000	\$360,000	\$480,000	\$600,000	\$720,000
\$2,500	\$150,000	\$300,000	\$450,000	\$600,000	\$750,000	\$900,000
\$3,000	\$180,000	\$360,000	\$540,000	\$720,000	\$900,000	\$1,080,000
\$3,500	\$210,000	\$420,000	\$630,000	\$840,000	\$1,050,000	\$1,260,000
\$4,000	\$240,000	\$480,000	\$720,000	\$960,000	\$1,200,000	\$1,440,000
\$4,500	\$270,000	\$540,000	\$810,000	\$1,080,000	\$1,350,000	\$1,620,000
\$5,000	\$300,000	\$600,000	\$900,000	\$1,200,000	\$1,500,000	\$1,800,000



Common Buyer Mistakes

- **Waiting too long to start**
- **Not getting pre-approved**
- **Skipping inspections**
- **Buying beyond your budget**
- **Working without a trusted agent**





Buyer's Roadmap

1 Meet with a real estate professional

Discuss the type of home you're looking for, including style, price, and location. Take this time to formalize your partnership by signing the **Buyer Representation Agreement**. It's a crucial move that lets your agent fully commit to finding your dream property.

2 Get pre-approved

You will need pay stubs, W2s, and bank statements. Knowing what you can afford is critical to a successful home shopping experience.

3 Search for homes

The fun part! Your agent will schedule showings and help you find the perfect.

Advanced

Not all real estate websites are the same. Your real estate professional has tools and systems to ensure you see every available home that meets your criteria.

4 Make an Offer

Your agent will prepare the offer based on the price and terms you choose.

5 Negotiations and contract

It may take a few tries to get it just right, but hang in there. You're on your way.

Contract

In most cases the contract provides you with a timeline to obtain financing, as well as time to inspect the physical condition of the home. Your real estate professional will inform you of all of your rights and responsibilities related to the contract.

6 In Escrow

You and the Seller have agreed to the price and terms. The home is effectively held for you until closing.

7 Final details

Perform due diligence, order the appraisal, conduct an inspection, and review terms with the lender.

Preparing for closing

You will be finalizing your loan, reviewing documents, and discussing the findings from the inspection. Your agent will be managing this entire process for you.

8 Closing

This is the transfer of funds and ownership. A title company or an attorney typically acts as an independent third party to facilitate the closing.

Congratulations!

You are a new home owner!



Buyer Preparation Guide

Preparing to buy a home is exciting, but being ready is key. Consider your financial situation—down payment, closing costs, and mortgage pre-approval—along with what matters most in a home and neighborhood. Think about your lifestyle, community priorities, and specific needs like school zones or proximity to work. With this preparation, I'll be able to help you find a home that fits both your current needs and future plans.

Financial Preparedness

How Much Money Do You Need?

- Conventional loans: 3–20% down
- FHA loans: about 3.5% down
- VA loans: 0% down for qualified veterans
- Closing costs typically 2–3% of purchase price

Closing Costs

Estimate and budget for closing costs, which typically range from **2% to 5% of the home's purchase price**. Do you have enough saved? If not, consider the following:

- Negotiate Seller Contributions: Ask the seller to cover some or all of the closing costs as part of the offer.
- Roll into Loan: Check if your lender allows you to roll closing costs into your mortgage.
- Assistance Programs: Look into local programs that offer help with closing costs.
- Lender Credits: Consider higher interest rates in exchange for lender credits towards closing costs, if this fits your financial strategy.

Mortgage Pre-Approval

Secure pre-approval to understand your budget.

Home Insurance

Research and budget for homeowner's insurance.

Property Taxes

Look into the property tax rates and assess how they might change with future development in the area.

Local Considerations

HOA Fees

Neighborhood Restrictions

Natural Disasters

Air and Water Quality

Noise

School Districts

Zoning Laws

Crime Rate

Commute

Future Development Plans

High Property Taxes

Limited Growth Potential

Environmental Hazards

Access to Healthcare

Proximity to Amenities



First-Time Buyer Tips

- Check your credit score before applying
- Save for closing costs
- Avoid big purchases during escrow
- Work with a knowledgeable local agent
- Understand your comfortable monthly payment

VA Loan Benefits

- 0% down payment
- No private mortgage insurance (PMI)
- Competitive interest rates
- Flexible credit requirements
- Great option for veterans and active service members



Home Inspections

Home Inspections protect you from a bad investment. Buyers can cancel a home purchase during the inspection (contingency) period.

Types of Inspections:

- General home inspection
- Termite inspection
- Roof inspection
- Sewer line inspection
- Helps identify issues before closing





What Is Escrow?

- A neutral third party manages documents and money
- Ensures buyer and seller meet all contract conditions
- Includes inspections, title work, and loan approval
- When complete, the property officially transfers to you

What NOT To Do During Escrow

- Do not open new credit cards
- Do not finance a car
- Avoid changing jobs
- Avoid large unexplained bank deposits
- Respond quickly to lender requests



Start Your Home Search

- **Free buyer consultation**
- **Personalized home search**
- **Local market insights**
- **Contact Aaron L. Hern**
- **aaron.hern@exprealty.com**





Why Work With eXp Realty?

eXp Realty is the fastest growing independent real estate brokerage in the world and the #1 growth leader across transactions, volume and agent count, breaking down boundaries with a cloud-based model that gives our agents the tools, tech, coaching and training to be the most productive in the industry.

Through our state-of-the-art technology, cutting-edge lead generation engine, and global reach, we are putting agents at the core of our company. Our resources allow agents to dedicate more time to understanding your needs, providing exceptional customer service, and tapping into a worldwide network to discover the perfect property for you. Our approach ensures that you have a personalized and comprehensive home buying experience.

Why Work With Aaron L. Hern?

Born and raised in Yuba-Sutter, I'm a veteran and a single parent. I believe in honesty, integrity, and steadfast support. Whether you're buying or selling, I'm here to be a partner you can trust—wherever your Real Estate journey takes you.

- Veteran and local Yuba-Sutter specialist
- Marketing and media background
- Clear communication and transparency
- Focused on helping buyers succeed
- Real Estate Done Right



Aaron L. Hern
REALTY



What to expect from your eXp Agent

At eXp, we believe in a client-focused approach, centering on clear communications and expectations.

Unleashing Buyer Empowerment Through Representation

- **Clarity:** Early conversations surrounding compensation ensures everyone is clear on the expectations.
- **Control:** eXp is here to help you make informed decisions with confidence. We empower you with control over your buying process, making it a highly personalized experience.
- **Customized to You:** eXp provides you with a customized, clear and confident path through the entire home-buying process.

Why eXp Realty?

- **Navigating with Expertise:** We ensure every detail is clear and accessible to you.
- **Informed Decisions:** We have the experience to guide you through decisions that lead to successful, satisfying purchases.
- **Setting Industry Standards:** We set high standards for agent support, transaction transparency and innovative value propositions.





eXp Buyer **Client Services**

Your Representation

I will always put your interests first with integrity and fairness. We'll go over the buyer agreement together, and I'll explain my services, the benefits you get, and how my fees work clearly and openly.

Your Property Search

I will listen to what you need and want and use my local market know-how to find properties that match your criteria and budget. You'll have access to top tools like eXp Exclusives (eXp's proprietary listing network for on and off-market real property listings), letting you explore properties that fit your search.

Your Offer

Once you choose a property, I'll help you with a Comparative Market Analysis, craft your offer, present it, and negotiate to get you the best deal possible.

Your Due Diligence

At your request, I can suggest experts for property inspections. After you review any inspection reports and consult with the experts, I'll guide you on addressing any issues found, always prioritizing your peace of mind and informed decisions.

Your Transaction

I'll monitor your transaction, update you on key developments, and handle any questions from other service providers to ensure a smooth closing.

eXp's Fee

You will be responsible for compensating eXp for the services provided to you. Sellers may offer compensation to eXp as a buyer's broker. If this occurs, the amounts that you have agreed to compensate eXp will be reduced, on a dollar-for-dollar basis, by any amounts that eXp receives from a property's seller and/or listing brokerage company. I'll be transparent about any such arrangements on properties you're interested in. The Broker Fee is not set by law and is fully negotiable.

Commitment to Fair Housing

My commitment to fair housing is unwavering. I pledge to strictly adhere to all applicable local, provincial and federal fair housing laws, ensuring equitable treatment for all without exception.

Our Relationship

Our connection doesn't end with your transaction. I'm here for you at all stages, offering introductions to local services as needed. Communication will be based on your preferences. I aim for a lasting relationship where you see me as your go-to for any real estate needs and feel confident referring me to friends and family.



Buyer Agent Compensation

The changes brought by the National Association of Realtors (NAR), effective August 17, 2024, bring some important updates to the homebuying process. These changes are primarily driven by a legal settlement aimed at increasing transparency and fairness in real estate transactions.

A Breakdown of Key Changes

Mandatory Written Agreements - If you're working with a buyer's agent, you must sign a written agreement before they can show you any property, whether in person or virtually. This agreement will clarify the agent's role, services, and compensation details, ensuring that both you and your agent are on the same page from the start.

Compensation Transparency - Previously, the compensation offered to buyer's agents was displayed on the Multiple Listing Service (MLS). Now, this information will no longer be visible on the MLS. Instead, you'll need to discuss compensation directly with your agent, which can still be negotiated. This change is intended to make the process more transparent and give you more control over how much you pay your agent.

Seller Contributions - Buyers can negotiate for the sellers to contribute towards buyer expenses, such as closing costs, pre-paid repairs and even your agent's compensation.

Impact on VA Loans - For those using VA loans, the Department of Veterans Affairs has introduced a temporary policy allowing buyers to compensate their buyer broker directly. This is in response to the broader changes, and the VA is still determining how to handle this in the long term.

These changes aim to make the homebuying process more transparent and give you, as a buyer, more control and clarity over the costs involved in working with a real estate agent

How to Pay Your Broker

Seller Credit's Buyer at Close

Buyer may request a credit to satisfy their contractual obligation with Buyer Broker at close of escrow. Negotiated in each Contract

Seller to Pay Directly

Buyer Broker may inquire if Seller is offering compensation with an agreement prior to writing an offer, Seller may pay Buyer Broker at close of escrow.

Buyer Pays Directly

Buyer may choose to compensate their agent directly at Close of Escrow



Buyer Agent Forms

If you're working with a buyer's agent, **they must have you sign a written agreement selecting them as your agent** before they can show you any property, whether in person or virtually. This agreement will clarify the agent's role, services, and compensation details, ensuring that both you and your agent are on the same page from the start. Different transactions require specific buyer forms.

Single Property Buyer Broker Agreement

We believe in transparency throughout the purchase process, prioritizing the Buyer to facilitate better agent conversations. Our eXp Single Property Buyer-Broker Representation Agreement form is designed to assist buyers from their first contact with an agent, clearly outlining the fee for services that the brokerage charges.

Buyer-Broker Representation Agreement

Additionally, we offer the eXp Buyer-Broker Representation Agreement. This form provides buyers with a detailed understanding of the terms of representation and the associated fees, ensuring they fully comprehend the commitment and value provided by their agent.

Direct Compensation From Seller

If you wish to explore other compensation options, you can direct your agent to inquire about any available compensation and confirm what the Seller is willing to pay. To assist with this, we've created a form for agents to use, enabling Direct Compensation from the Seller.

SINGLE PROPERTY, BUYER-BROKER REPRESENTATION AGREEMENT



This agreement is designed to allow a buyer to engage a qualified, licensed professional for the purpose of viewing property, and receiving contract negotiation and advocacy services throughout the entire real estate offer and purchase process, for the property described below.

- PROPERTY.** The undersigned buyer ("**Buyer**") engages the undersigned brokerage firm ("**Broker**") to represent Buyer concerning the property located at: _____ ("**Property**").
- LENGTH OF AGREEMENT.** This agreement shall begin on the date last signed by Buyer and Broker, and will automatically end on _____ (at 11:59 p.m.), or upon the closing or termination of any then-pending transaction, whichever is later (the "**Term**").
- AGENCY DISCLOSURE.** The agency relationship between Buyer and Broker determines how Broker will work on Buyer's behalf. Broker's agency relationship with Buyer is disclosed and documented in a separate disclosure/form.
- BROKER FEE.** Buyer agrees to pay the Broker Fee, as provided below (the "**Broker Fee**"). **The Broker Fee is not set by law and is fully negotiable.** The Broker Fee shall be due and payable upon successful closing. Broker will request to have the Broker Fee paid by the seller of the Property by including the Broker Fee as a part of any offer, if requested by Buyer. **The Broker Fee will never exceed the amount specified below.** If Buyer enters into an agreement to purchase the Property within ____ (__) days following the expiration or earlier cancellation of this agreement, then Buyer shall pay the Broker Fee to Broker upon closing. The Broker Fee shall be in U.S. currency and paid at the time, and as a condition, of closing. This agreement shall act as escrow instructions for payment of the Broker Fee to Broker. This Section 4 shall survive the expiration or earlier cancellation of this agreement. The Broker Fee is (check only one):
 _____% of the gross purchase price of the Property (as reflected on the final settlement statement); or
 Exactly \$_____.
- FOR BEST EXPERIENCE.** Buyer is encouraged to work exclusively with Broker concerning the purchase of the Property; to be accompanied by Broker on the first visit to the Property; and to conduct all negotiations for the Property in good faith and exclusively through Broker.
- ADDITIONAL TERMS** _____

- OTHER BUYERS.** Buyer acknowledges that Broker may represent multiple buyers interested in the Property listed above.

BY SIGNING BELOW, Buyer and Broker agree to the terms set forth in this agreement.

Buyer 1: _____ (Signature) _____ (Typed/Print Name) _____ (Date)
_____ (Telephone) _____ (E-mail)

Buyer 2: _____ (Signature) _____ (Typed/Print Name) _____ (Date)
_____ (Telephone) _____ (E-mail)

Broker: _____ (Firm Name) _____ (Broker/Agent's Signature) _____ (Broker/Agent's Typed/Printed Name) _____ (Date)
_____ (Broker/Agent's Telephone) _____ (Broker/Agent's E-mail) _____ (Broker License No.) _____ (Agent's License No.)

(Colorado Only) This form has not been approved by the Colorado Real Estate Commission and is not for use in Colorado.

BUYER-BROKER REPRESENTATION AGREEMENT



This agreement is designed to allow a buyer to engage a qualified, licensed professional for the purpose of viewing property, and receiving contract negotiation and advocacy services throughout the entire real estate offer and purchase process, for the types of property described below.

1. **PROPERTIES.** The undersigned buyer ("**Buyer**") engages the undersigned brokerage firm ("**Broker**") to represent Buyer concerning Buyer's purchase of the below-selected real property type(s) situated in the following locations ("**Geographic Area**"). Any real property introduced to Buyer, by Broker, in the Geographic Area shall be referred to as the "**Property**."

- Residential Commercial
 Land Other

Geographic Area: _____

2. **LENGTH OF AGREEMENT.** Subject to Section 9, this agreement shall begin on the date last signed by Buyer and Broker, and will automatically end on _____ (at 11:59 p.m.), or upon the closing or termination of any then-pending transaction, whichever is later (the "**Term**").
3. **AGENCY DISCLOSURE.** The agency relationship between Buyer and Broker determines how Broker will work on Buyer's behalf. Broker's agency relationship with Buyer is disclosed and documented in a separate disclosure/form.
4. **BROKER'S EFFORTS.** Broker will exercise good faith efforts to: (a) locate and present suitable Properties to Buyer; (b) tour and prepare detailed analysis of specific Properties, per Buyer's request; (c) help Buyer prepare, negotiate, and secure a contract to purchase one or more Properties; (d) cooperate with any real estate licensee working with the seller to facilitate and complete Buyer's purchase of the Property; and (e) perform other services as needed and requested by Buyer.
5. **FOR BEST EXPERIENCE.** Buyer is encouraged to be accompanied by Broker on Buyer's first visit to the Property, and to conduct all negotiations for the Property in good faith, and exclusively through Broker. Buyer understands that signing more than one buyer-broker representation agreement for any overlapping period of time could expose Buyer to liability for paying additional fees. Buyer is not a party to any active, exclusive buyer-broker representation agreements. Buyer is a party to ____ (insert number) active, non-exclusive buyer-broker representation agreements.
6. **BROKER FEE.** Buyer agrees to pay Broker, as provided below (the "**Broker Fee**") for any Properties involving Broker's efforts (Sections 4(b)-4(e)). No Broker Fee is due if Broker's efforts involve only locating and presenting suitable Properties for consideration (Section 4(a)). **The Broker Fee is not set by law and is fully negotiable.** The Broker Fee shall be due and payable upon successful closing. If Buyer enters into an agreement to purchase any Property within (____) days following the expiration or earlier cancellation of this agreement, then Buyer shall pay the Broker Fee to Broker upon closing. The Broker Fee shall be in U.S. currency and paid at the time, and as a condition, of closing. This agreement shall act as escrow instructions for payment of the Broker Fee to Broker. This Section 6 shall survive the expiration or earlier cancellation of this agreement.

The Broker Fee is (check only one):

- _____% of the gross purchase price of the Property (as reflected on the final settlement statement); or
- Exactly \$_____.

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

COLLECTING BROKER FEE FROM THE SELLER:

- (a) Credit to Buyer, at Closing. Buyer may choose to negotiate that the Broker Fee be paid, in whole or in part, by the seller, through a seller-credit to Buyer, at closing. At Buyer's instruction, Broker will write this request into Buyer's offer to purchase the Property.

AND

- (b) Direct Seller-to-Broker Compensation. Buyer authorizes Broker (eXp) to request that the Broker Fee be paid, in whole or in part, by the seller, to Broker (eXp), at closing. Any such arrangement will be memorialized in a separate compensation agreement as between the seller and Broker (eXp). Buyer understands that Broker (eXp) cannot communicate with the seller without first receiving the seller's broker's permission to do so.

Any amounts paid by the seller, toward the Broker Fee, shall reduce the amount of the Broker Fee to be paid by Buyer. In no event will Broker retain a Broker Fee that exceeds what is specified in this Section 6.

Broker shall show all Property listings that fit Buyer's criteria, unless directed differently in Section 7, below.

7. ADDITIONAL TERMS. _____

8. OTHER BUYERS. Buyer acknowledges that Broker may represent multiple buyers interested in purchasing the same Property as Buyer.
9. CANCELLATION. Either party may cancel this agreement, effective upon delivery of written notice to the other party, unless Buyer is under contract to purchase the Property.

BY SIGNING BELOW, Buyer and Broker agree to the terms set forth in this agreement.

Buyer 1: _____
(Signature) (Typed/Print Name) (Date)

(Telephone) (E-mail)

Buyer 2: _____
(Signature) (Typed/Print Name) (Date)

(Telephone) (E-mail)

Broker: _____
(Firm Name) (Broker/Agent's Signature) (Broker/Agent's Typed/Printed Name) (Date)

(Broker/Agent's Telephone) (Broker/Agent's E-mail) (Broker License No.) (Agent's License No.)

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DIRECT COMPENSATION FROM SELLER



1. **PROPERTY ADDRESS AND/OR TAX PARCEL NUMBER(S)**. _____ (the "Property").

2. **COMPENSATION AGREEMENT.** The undersigned seller ("Seller") agrees to compensate the undersigned real estate brokerage company ("**Buyer's Broker**") for its procurement of the buyer ("**Buyer**") of the Property. Compensation shall only become due and payable upon completion of any transaction between Seller and Buyer concerning the Property. Compensation shall be in U.S. currency and paid at the time, and as a condition, of closing. This agreement shall act as escrow instructions for Seller's payment of compensation to Buyer's Broker. The compensation is (*check only one*):

_____% of the gross purchase price of the Property (as reflected on the final settlement statement); or

Exactly \$ _____.

Compensation is not set by law and is fully negotiable.

3. **LENGTH OF AGREEMENT.** This agreement shall begin on the date last signed by Seller and Buyer's Broker, and will automatically end on _____ (at 11:59 p.m.), or upon the completion or termination of any then-pending transaction between Seller and Buyer concerning the Property, whichever is later.

4. **NO SELLER AGENCY.** This agreement is a compensation agreement only. Seller acknowledges that no agency relationship between Seller and Buyer's Broker is established by this agreement.

5. **ADDITIONAL TERMS.** _____

BY SIGNING BELOW, Seller and Buyer's Broker agree to the terms set forth in this agreement.

Seller 1: _____ (Signature) _____ (Typed/Print Name) _____ (Date)

Seller 2: _____ (Signature) _____ (Typed/Print Name) _____ (Date)

Buyer's Broker: _____ (Broker/Agent's Signature) _____ (Broker/Agent's Typed/Printed Name) _____ (Date)

(Broker/Agent's Telephone) (Broker/Agent's E-mail) (Buyer's Broker's License No.) (Agent's License No.)

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Thank

You.



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Lic# 02392086



Additional Resources



Loan Preparation Checklist

If you're applying for a home loan, your mortgage lender will want to examine your financial life in depth to ensure that you meet all of their underwriting guidelines and can afford your new mortgage payment. Throughout the approval process, you can expect to be asked for documents that substantiate different aspects of your income, work status, and expenses.

Income & Assets

For all borrowers on the application, you'll need to collect:

- Recent pay stubs
- W-2 forms from the past two years
- If self-employed:
 - Year-to-date profit and loss statement
 - Documents to show unpaid accounts receivable
- 1099 forms from past two years
- Bank statements for all your checking and savings accounts
- Statements for all investment accounts:
 - 401(k)s
 - IRAs
 - CDs
 - Brokerage accounts
- Accumulated cash value from life insurance, if applicable
- Down payment gift letters, if applicable
- Alimony and child support, if applicable
- If you have income from a rental property:
 - Documentation of rental income
 - Copy of lease
 - Property appraisal report

Spending, Expenses and Debts

For all borrowers on the application, you'll need to collect:

- The company name, account number and type, unpaid balance and monthly payment for all liabilities, which include:
 - Credit cards
 - Student loans
 - Personal loans
 - Auto loans
 - Medical bills
- Any paperwork that documents monthly child support or alimony you provide
- Proof of monthly job-related expenses, if applicable



Loan Preparation Checklist

When applying for a mortgage or refinancing, you'll need to gather key documents. For any additional properties, provide the address, value, status, occupancy purpose, and monthly expenses. All borrowers must supply copies of their driver's license, Social Security card, rental history, and any relevant immigration paperwork. If you have an existing mortgage, include details about the lender, loan type, monthly payments, and unpaid balance. This documentation helps streamline the application process.

Miscellaneous Documentation

For all borrowers on the application, you'll need to collect:

- Copy of your driver's license
- Copy of your Social Security card
- Rental history, including contact information for previous landlords
- Immigration paperwork, if applicable

If you own another property, you'll need to provide the:

- Address
- Property value
- Status of property
- Intended occupancy (the purpose of the property, such as a second home, rental property or investment property)
- Monthly expenses related to property

If you own a property with an outstanding mortgage, you'll also need to provide the:

- Lender name and account number
- Type of loan
- Monthly payment amount
- Unpaid balance on the loan
- Credit limit, if applicable



House Hunting Checklist

Keeping track and remembering every detail of every house you've seen can be tricky. This checklist will help you stay organized and focused on finding your dream home.

Address _____

Price _____ # of Bedrooms _____ # of Bathrooms _____ Sq Ft _____

First Impression Dislike Like Love Does this house make the short list? Yes No

The Home	Poor	Fair	Good	Great
Exterior Condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Floor Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Kitchen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family Area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dining Area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Laundry Room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Primary Bedroom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Primary Bathroom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Extra Bedroom(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Extra Bathroom(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Garage Size	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lot	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Kitchen Appliances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Laundry Appliances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fireplace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Patio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pool	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A/C & Heating System	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Overall Rating

1 2 3 4 5 6 7 8 9 10

Notes About the Neighborhood

Appearance _____

Traffic _____

Security & Safety _____

Nearby Schools _____

Close To _____

Additional Notes _____



Open House Comparison Checklist

Once you begin narrowing down your top homes, it can be helpful to see how they stack up to each other. Use your House Hunting Checklist notes to compare, contrast, and rank your top choices.

	Home 1	Home 2	Home 3	Home 4
Address				
Asking Price				
Square Footage				
# Bedrooms				
# of Bathrooms				
1st Impression				
Location				
Neighborhood				
Living Room(s)				
Dining Room				
Kitchen				
Bathrooms				
Primary Bedroom				
Primary Bath				
Floor Plan				
Yard/Patio				
Garage				



Visual Inspection Checklist

Use this checklist as a guide during your thorough home tour so that you can catch any potential problems before you put in an offer. Keep this handy during your inspection, too - if any of these items aren't covered in the inspection report, be sure to ask your inspector why.

Exterior

- Is the paint in good condition? Is it flaking in spots?
- Is the siding in good condition?
- Are all windows in good condition with appropriate seals intact?
- Do all doors open and close properly with all seals intact?
- Does the garage door operate properly and have a working safety sensor installed?

Interior

- Check that doors, walls, and ceilings appear straight and level without visible strains, cracks, or damage
- Ensure all doors open and close properly
- Ensure all windows open and close properly
- Check baseboards and molding for any damage or warping
- Ensure there is no asbestos present

Roof

- What is the overall condition of the roof? Look for missing shingles or damaged flashing.
- Are gutters and downspouts firmly attached and free of any damage?
- What is the condition of the chimney? (If applicable)
- Are skylights and other ventilation elements properly sealed with no visible damage?

Attic

- Are there any signs of leaks in the roof?
- Is there enough insulation and adequate ventilation?
- Are there any holes or cracks large enough for rodents to enter?

Electrical

- Do all of the switches work? Are there any obvious and significant malfunctions?
- Have the outlets been grounded?
- Is the panel updated and expandable for additional appliances or a potential remodel?
- Is there knob-and-tube wiring?



Visual Inspection Checklist

Appliances

- What is the age and condition of the stove, dishwasher, refrigerator?
- Is the garbage disposal working properly with no noticeable leaks?
- Are there any other appliances that are being left, and are they in good condition and working properly?

Lot

- Does drainage appear to be traveling away from the house?
- Are there any visible signs of standing water near or around the house?
- What is the condition of the patio and/or deck (if applicable)? Are there signs of rotting wood?
- Are trees and other major vegetation healthy? And are they hanging too close to the roof or power lines?
- If the property has an irrigation system, does it work properly with no noticeable leaks or damage?
- Is the fence and/or walls in good condition with no damage?
- Are the driveway and any walkways clear of any significant cracks and damage?

Foundation

- Are there significant cracks or disturbances in the foundation?
- Does these appear to be any irregular sloping or settling of the home, garage, or other structures?
- Are there any large trees or plants encroaching on the foundation?

Plumbing

- Has the sewer line been scoped to check for potential cracks or damage?
- Water heater - condition of, appropriate size for the home, and no signs of rust or damage
- Water pressure
- Visible pipes show no signs of damage or leaks
- Are all sinks, tubs, and showers draining properly with no signs of clogs

Basement

- Are there signs of moisture or mold? Check for musty odors.
- Is there adequate insulation?
- If there's a sump pump, is it working properly?
- Are there any signs of pests or termite activity?

Heating/Cooling System

- How old is the furnace and/or AC unit?
- Do all interior rooms have proper vents?
- Are all rooms heating up and cooling down properly?



Home Inspection Guide

This list covers some of the most common inspections that homebuyers should consider. However, depending on the property's condition and location, your general home inspector may recommend additional inspections or bring in subject matter experts for further evaluation. These specialists can provide a deeper analysis of specific areas, ensuring you have a comprehensive understanding of the property's condition before making a final decision.

General Home Inspection: A general home inspection should include checks on various systems and structural elements. Electrical systems need to ensure that wiring, outlets, and the electrical panel are safe and up to code. Plumbing systems should be checked for leaks, proper drainage, and the overall condition of pipes. Heating and cooling systems must be inspected for their functionality and condition. Appliances should be confirmed to be in working order.

Septic or Sewer Inspection: Checks for leaks, clogs, or other issues in the septic system or sewer lines to ensure proper waste management.

Foundation Inspection: Identifies any cracks, shifts, or water damage that could indicate structural problems.

Mold or Moisture Inspection: Looks for visible mold and uses moisture meters to detect hidden moisture that could lead to mold growth.

Roof Inspection: Examines the condition of shingles, tiles, gutters, and flashing to ensure the roof is intact and effectively directs water away from the home.

Geological Inspection: Assesses soil stability and identifies any geological hazards, such as flood zone risks.

Chimney Inspection: Ensures the chimney is structurally sound, with no cracks or blockages, and that the cap and crown are intact.

Pest Inspection: Looks for signs of termites, rodents, or other pests that could cause property damage.

Radon Testing: Tests for radon gas, which can pose health risks.

Asbestos and Lead Paint Inspection: Identifies the presence of asbestos or lead paint, particularly in older homes, which may require professional removal.



Closing Checklist

As the anticipation builds towards closing day, the excitement of finally stepping into your new home is palpable. However, ensuring a seamless transition requires thorough preparation. From securing the keys to making moving arrangements and settling into your new abode, careful planning is essential to making this significant milestone a joyous and stress-free experience.

Before Closing Day

Financial Readiness

- Review the Closing Disclosure from your lender.
- Coordinate with your lender to secure necessary funds for closing costs and down payment.

Property Preparations

- Schedule and complete a thorough home inspection.
- Coordinate and address any negotiation points arising from the inspection with the seller.
- Arrange and complete the home appraisal process.
- Ensure you have homeowners insurance in place and provide details to your lender.

Document Organization

- Collect essential documents, including IDs and required paperwork.
- Clear title and provide the title search results to your mortgage lender.
- Purchase title insurance for added protection.

Logistical Arrangements

- Arrange for utilities to transfer to your name.
- Confirm completion of contingencies.
- Coordinate move-out details from your current residence.
- Schedule a final walk-through of the property.
- Change your address with relevant parties and notify them about the move.

Moving Preparation

- Schedule a moving service or reserve a moving truck.
- Notify various parties about your upcoming move:
 - Employers
 - Family & Friends
 - Post Office
 - Current landlord (if applicable)
 - Government Agencies
 - Subscriptions
 - Insurance Providers
 - Utilities
 - Financial Institutions
 - Medical Providers
 - Schools

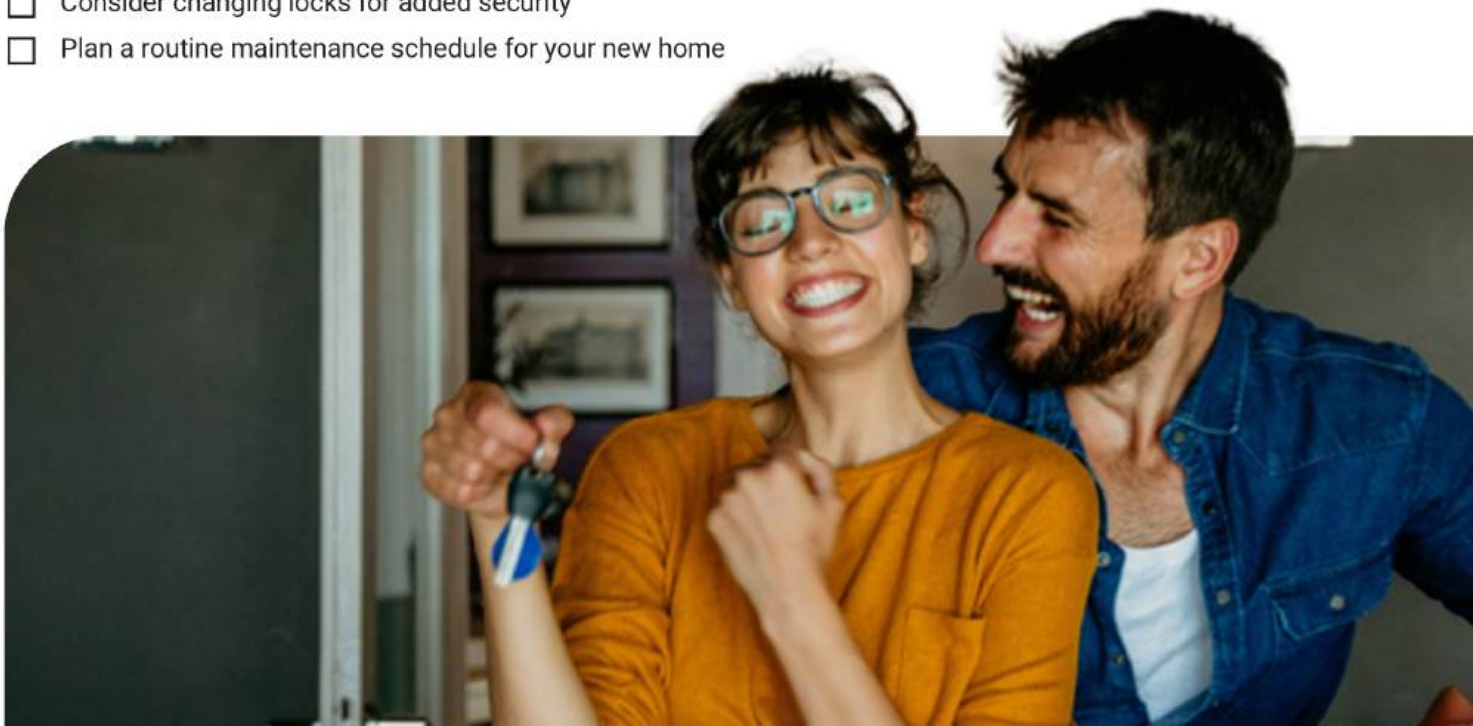


Closing Checklist

As closing day approaches, it's crucial to be well-prepared to ensure a smooth and successful transition into your new home. This checklist will guide you through the essential steps to take on closing day, from bringing necessary documents and funds to signing the final paperwork. By following these steps, you'll be ready to finalize your purchase, secure your property, and begin your journey as a homeowner with confidence.

On Closing Day

- Bring valid photo ID
- Bring proof of homeowners' insurance
- Bring copy of the contract with the seller
- Bring home inspection report
- Review closing documents ahead of time
- Bring any necessary documents the bank requires to approve your loan
- Provide necessary funds for closing
- Sign all necessary paperwork, including loan agreement, deed, etc.
- Receive keys once documents are signed and funds transferred
- Duplicate closing documents and store them in a safe place
- Ensure utilities have been reactivated in your name
- Consider changing locks for added security
- Plan a routine maintenance schedule for your new home





eXp Solutions & Local Resources: Trusted Vendors, Tools & Services

LENDER

SUCCESS® Lending
<https://successlending.com/>
833-445-1111

SUCCESS® Lending unites homebuyers, agents, and loan officers with a faster, stress-free mortgage experience, transforming the industry through innovation.

LENDER

SnapFi
snapfi.com
800-816-5626

We're fast. We're agile. We make our own decisions. We're more than just a direct mortgage lender. We're also mortgage advisors. We find the right solutions for our customers, today, tomorrow, and in the future.

HOME WARRANTY

**America's Preferred
Home Warranty**
www.aphw.com
800-648-5006

For over 20 years, America's Preferred Home Warranty has helped homeowners protect their biggest investment, ensuring that you're ready for the unexpected.

HOME WARRANTY

First American Home Warranty
<https://go.fahw.com/>
844-581-3871

First American Home Warranty is a leader in the home warranty industry. We're proud to be part of the First American family of companies which was named one of the most trustworthy companies in America by Forbes Magazine in 2013.

HOME INSPECTOR

Twinspections
twinspections.net
530-315-8409

We focus on the importance of building relationships with everyone we meet and being personable. We want you to be satisfied not only with the inspection, but with us as people. Our values of relationship, partnership, and commitment go above and beyond, just like our work.



CONSUMER GUIDE: WHY AM I BEING ASKED TO SIGN A WRITTEN BUYER AGREEMENT?

If you're a homebuyer working with an agent who is a REALTOR®, it means you are working with a professional who is ethically obligated to act in your best interest. As of August 17, 2024, you will be asked to sign a written buyer agreement after you've chosen the professional you want to work with. Here's what you should know about these agreements:

What is a "written buyer agreement?" What does it do? A written buyer agreement is an agreement between you and your real estate professional outlining the services your real estate professional will provide you, and what they will be paid for those services.

Why am I being asked to sign an agreement? Written buyer agreements became a nationwide requirement for many real estate professionals as a part of the National Association of REALTORS®' proposed settlement of litigation related to broker commissions. The requirement went into effect on August 17, 2024.

Are these agreements new? In some places, yes. Many states have required them for years, while some have not. As a result, it is entirely possible you or others you know have not used them in the recent past. Regardless, they are now a nationwide requirement for many real estate professionals.

Are these agreements negotiable? Yes! You should feel empowered to negotiate any aspect of the agreement with your real estate professional, such as the services you want to receive, the length of the agreement, and the compensation, if any. Compensation between you and your real estate professional is negotiable and not set by law. In the written agreement, the compensation must be clearly defined (e.g., \$0, X flat fee, X percent, X hourly rate)—and not open-ended or a range. Only sign an agreement that reflects what you have agreed to with your real estate professional.

How do I benefit from these agreements? These agreements clearly lay out what services you (as a homebuyer) expect your real estate professional to provide, and what your real estate professional will be paid. These agreements make things clear and reduce any potential confusion at the outset of your relationship with your real estate professional.

When do I need to sign an agreement? You will be asked to enter into a written buyer agreement with your real estate professional before "touring" a home with them, either in-person or virtually. If you are simply visiting an open house on your own or asking a real estate professional about their services, you do not need to sign a written buyer agreement.

Does this mean I have to pay my real estate professional out of pocket? Not necessarily. While you are responsible for paying your real estate professional as outlined by your agreement, you can still request, negotiate for, and receive compensation for your real estate professional from the seller or their agent.

Do agreements dictate a specific type of relationship I need to have with my real estate professional? No—you are allowed to enter into any type of business relationship with your real estate professional allowed by state law where you are purchasing a home.

Can I change or exit an agreement? Yes. You and your real estate professional can mutually agree to change your agreement. Agreements may have specific conditions under which they can be exited, so read the text of the agreement and speak with your real estate professional if you would like to change or exit your agreement.

Please visit facts.realtor for more information, and consult your real estate professional or attorney for details about state law where you are purchasing a home.

CONSUMER GUIDE: OPEN HOUSES AND WRITTEN AGREEMENTS

As of August 17, 2024, many real estate professionals nationwide will be asking buyers to enter into a written agreement prior to touring a home. But what if you are just attending an open house? Here's what you should know:

I am attending an open house without an agent. Do I need a written buyer agreement in order to tour the home? No. If you are simply visiting an open house on your own or asking a real estate professional about their services, you do not need to sign a written buyer agreement.

Is an agent who is hosting an open house required to enter into written agreements with the potential buyers who attend the open house? No. In this case, since the agent is only there at the direction of the listing broker or seller, the agent is not required to have a written agreement with the buyers touring the home.

When will I be asked to sign an agreement with an agent? After you begin "working with" an agent and at any point before you tour your first house together.

What does "working with" an agent mean? A buyer is "working with" an agent as soon as the agent begins to provide services, such as identifying potential properties and arranging tours. Agents who are simply marketing their services or speaking to a buyer—at an open house or by providing a buyer access to a house they have listed—are not considered to be working with the buyer.

What does it mean to "tour" a home? Under the terms of the settlement, a "tour" is when a buyer who is working with an agent enters a home that is for sale or directs their agent to enter the home on their behalf. This includes when the buyer's agent provides a live, virtual tour to a buyer not physically present.

What is the purpose of written buyer agreements? Clarity and transparency. Written buyer agreements lay out the services your real estate professional will provide and what they will be paid. Buyers should not sign anything that includes terms they do not agree with or do not understand. You are in the driver's seat with these agreements, which are fully negotiable.

Where can I learn more about buyer agreements? NAR has created a dedicated resource on written buyer agreements [here](#).

Please visit facts.realtor for more information and resources, and consult your real estate professional or attorney for details about state law where you are purchasing a home.

CONSUMER GUIDE: REALTORS® DUTY TO PUT CLIENT INTERESTS ABOVE THEIR OWN

A **REALTOR®** is a special kind of real estate agent: one who follows NAR's strict Code of Ethics, including the first and primary pledge to protect and promote the interests of their clients. This obligation means that a REALTOR® cannot make decisions or provide representation in a way that puts their own interests or commissions ahead of their clients' interests.

What does it mean for a REALTOR® to act in a BUYER's best interest? A REALTOR® has an ethical duty to tell a buyer about every home available for sale that meets their criteria. That means that REALTORS® will let you know about all available homes, regardless of whether the seller or listing broker is offering compensation to your buyer's agent, and even if compensation offered by a seller or listing broker is less than what you agreed to pay your agent in your written buyer agreement.

What does it mean for a REALTOR® to act in a SELLER's best interest? A REALTOR® should explain to their seller the benefits and costs of the various types of marketing that can be done for a listing, and how potential buyers might respond to such marketing. A REALTOR® is ethically prohibited from telling a seller that their home will be hidden from buyers unless the seller pays a particular type or amount of compensation.

What is wrongful "steering"? The REALTOR® Code of Ethics prohibits "steering" buyers toward homes because the REALTOR® will be paid more, or away from homes because the REALTOR® will be paid less. Similarly, the REALTOR® Code of Ethics prohibits a REALTOR® from telling a seller that buyers will be "steered" toward homes because the REALTOR® will be paid more, or away from homes because the REALTOR® will be paid less.

How do written agreements protect me from steering? As of August 17, 2024, you will be asked to sign a written buyer agreement before touring a home with the professional you want to work with. NAR's ethical rules have long encouraged REALTORS® to enter into written agreements with their clients because these agreements promote clarity and transparency. They also help protect you from wrongful "steering" by specifying the amount of compensation the REALTOR® will receive and the services they will provide. Since a broker working with a buyer receives the amount the buyer has agreed to, the amount of any offer of compensation is irrelevant to the buyer-broker's compensation.

Where can I learn more about buyer agreements? NAR has created a dedicated resource on written buyer agreements [here](#).

What can I do if I think a REALTOR® is violating NAR's Code of Ethics? If a REALTOR® acts in a way that places their interests before yours, this is a violation of NAR's Code of Ethics and should be reported to your [state or local REALTOR® Association](#) for investigation and potential disciplinary action.

Please visit [facts.realtor](#) for more information and resources, and consult your real estate professional or attorney for details about state law where you are purchasing a home.