

# Buyer SERVICES



UNDER CONTRACT



CLOSING & MOVE-IN



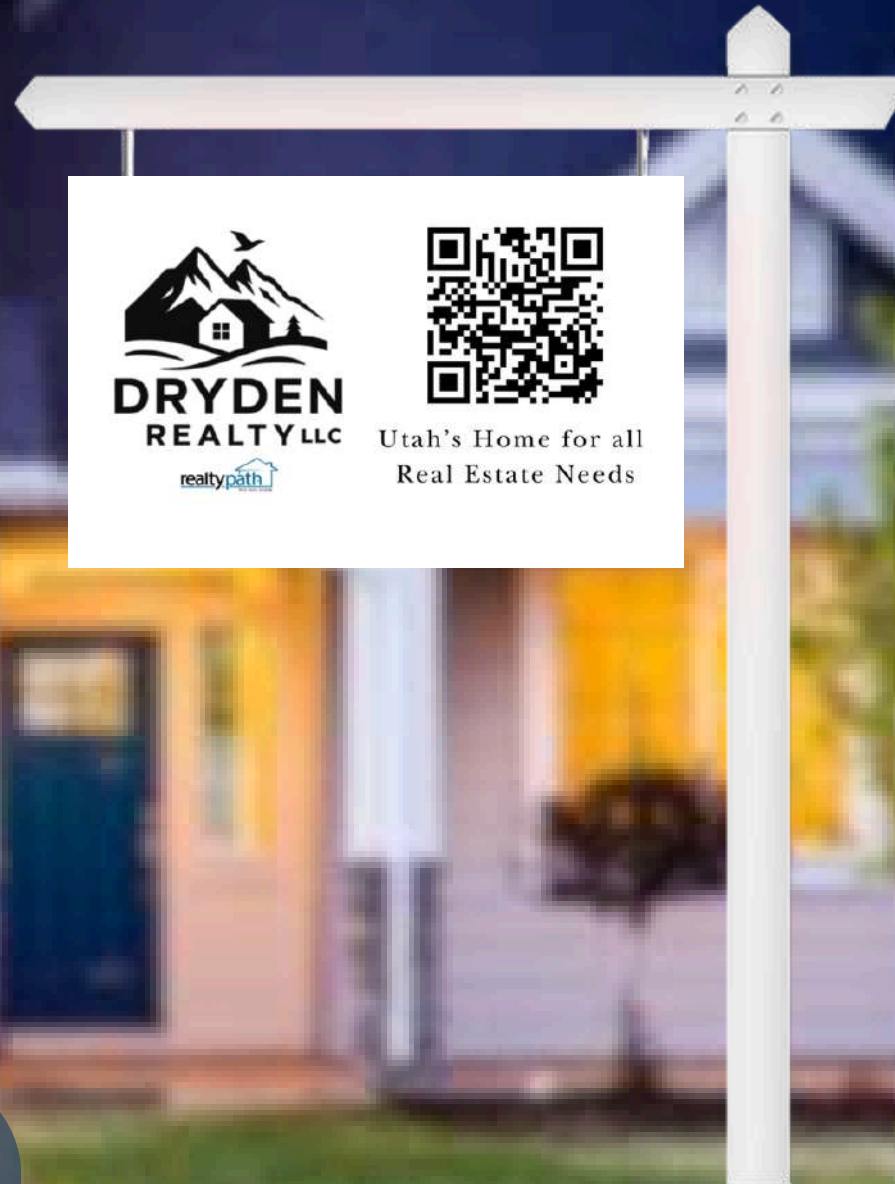
PURCHASE OFFER



HOME SHOPPING



MORTGAGE LENDING



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Realtypath, LLC (Innovate)

MORTGAGE  
RATES

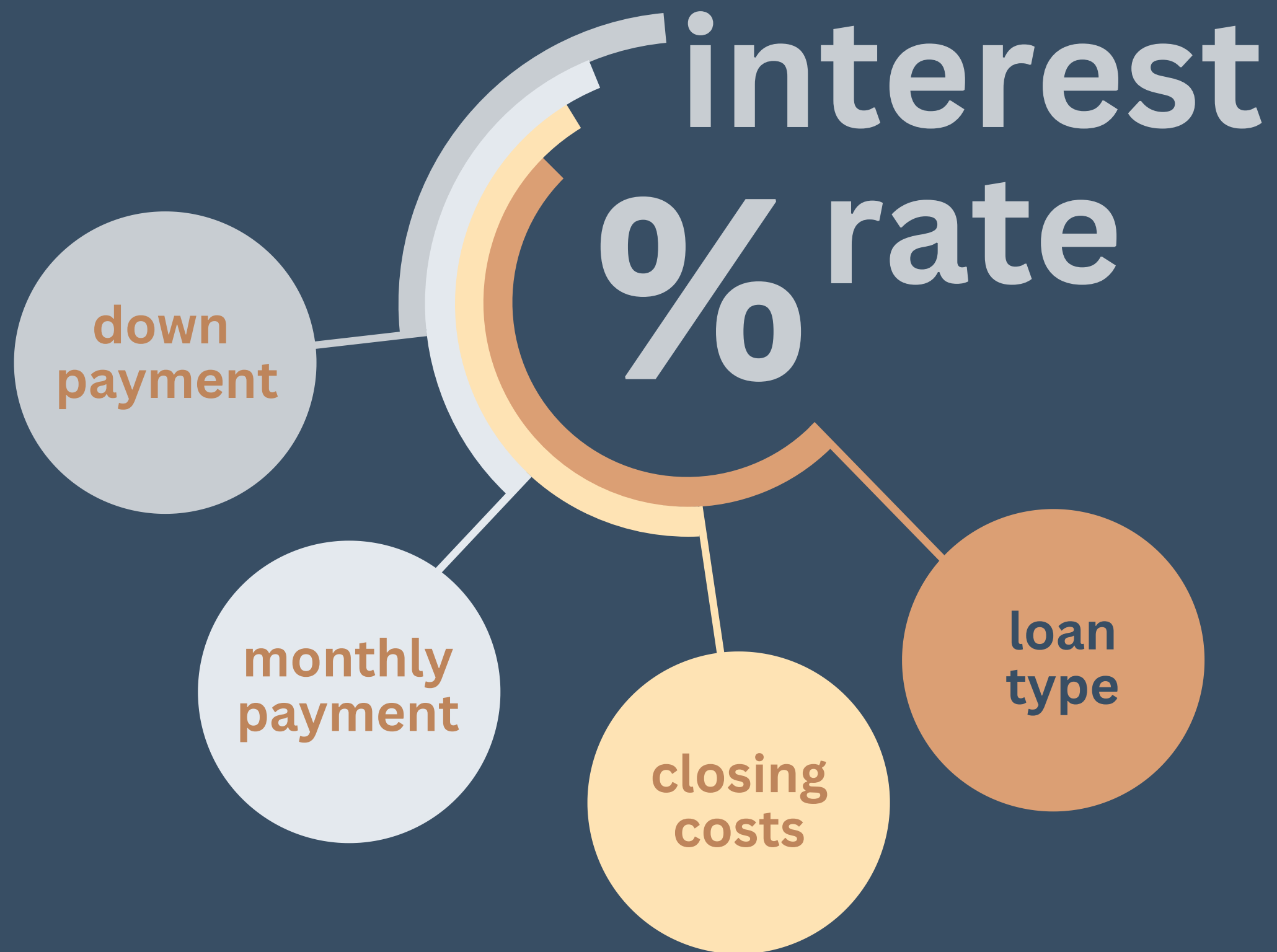


## MORTGAGE LENDING

**Getting the right mortgage  
makes all the difference**



I work with a range of lenders to help you compare mortgage options and find the best rate and terms. I'll help you strengthen your offer with a loan pre-approval.



- Rate buydowns
- Rate lock
- Mortgage insurance
- Seller Concessions
- Pre-approval vs pre-qualification



## HOME SHOPPING

**I will be your personal home shopper with exclusive Insider Information**

<https://aarondryden.search.homes>

You are not alone to find the right home. I provide the tools and information that makes your home shopping experience more efficient and informative.





## Personal Home Shopper

I will be your personal home shopper, available to show homes 9 am - 7 pm, Monday through Saturday. I will send instant notifications of new properties via text and email.



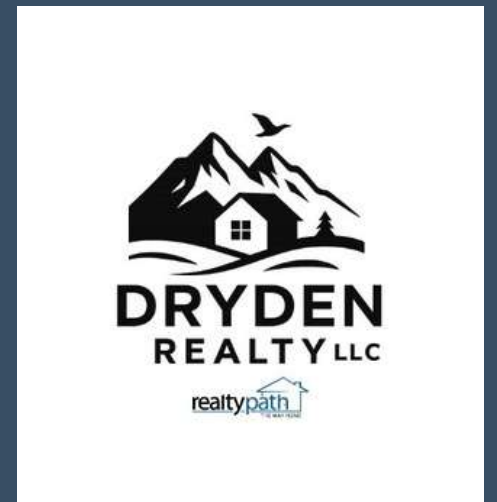
## Insider Information & Showing Reports

I create a specialized report of **Insider Information** on each property. I also provide a **Showing Report** on properties we tour with pictures and notes to review and compare homes.



## Cutting Edge Technology

I can provide virtual showings if you cannot see a property in person. I provide a **GPS Homebuyer App** to see the prices, pictures, and details of available listings as you drive neighborhoods.







## PURCHASE OFFER

**How we craft and submit your offer can significantly impact your overall costs**

A well-structured offer not only protects you from unforeseen complications but also ensures a timely closing and increases the chances of your offer being accepted.



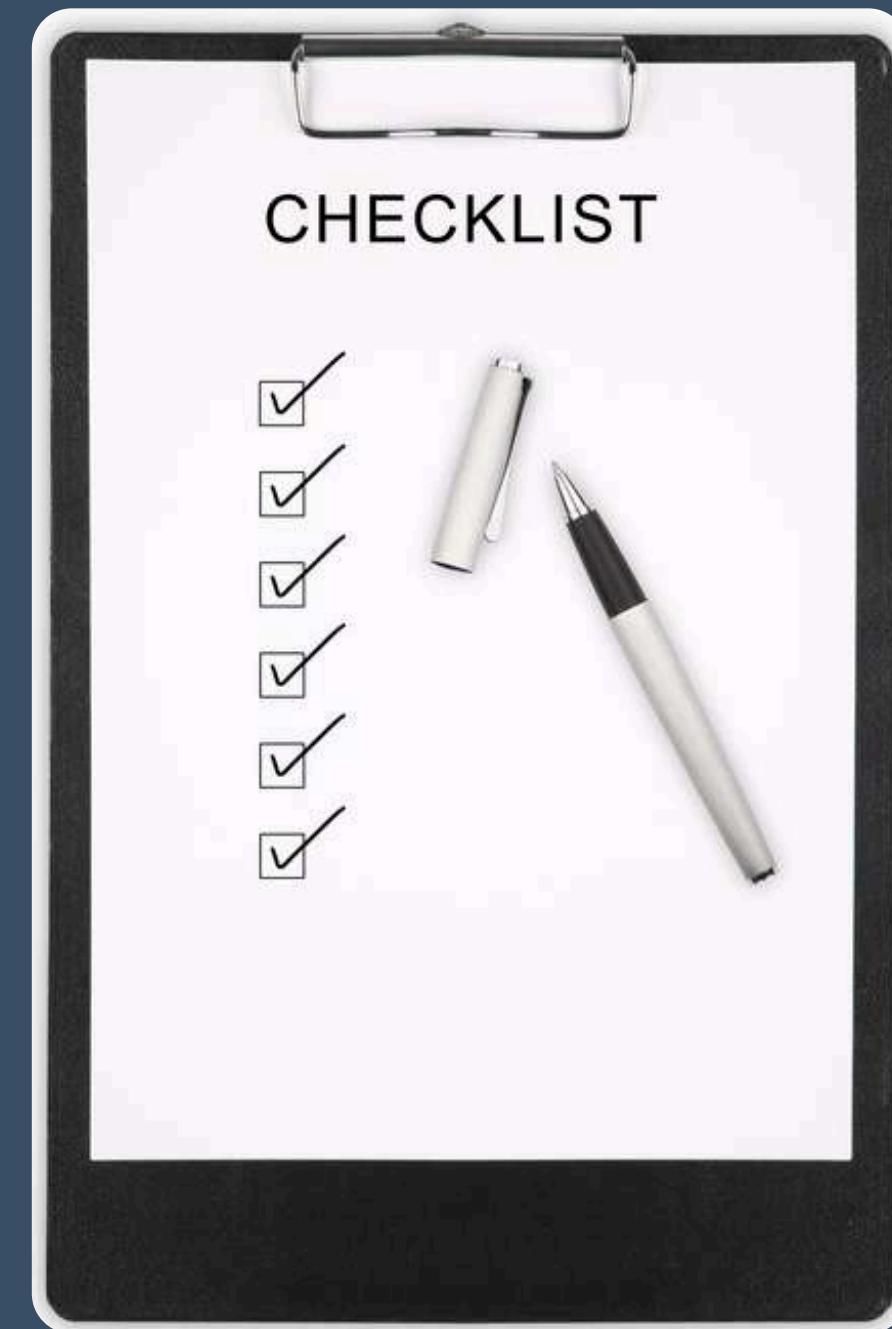
# Offer Strategy Considerations

- Market conditions
- Competition
- Time on the market
- Your loan program
- Seller's equity position
- Seller concessions
- Closing cost contributions
- Home warranty options



# Leverage based on evidence

- Insider Information
- Comparative Market Analysis
- Seller Disclosures
- Property and Title Reports
- CC&Rs and HOA Docs
- Inspection reports





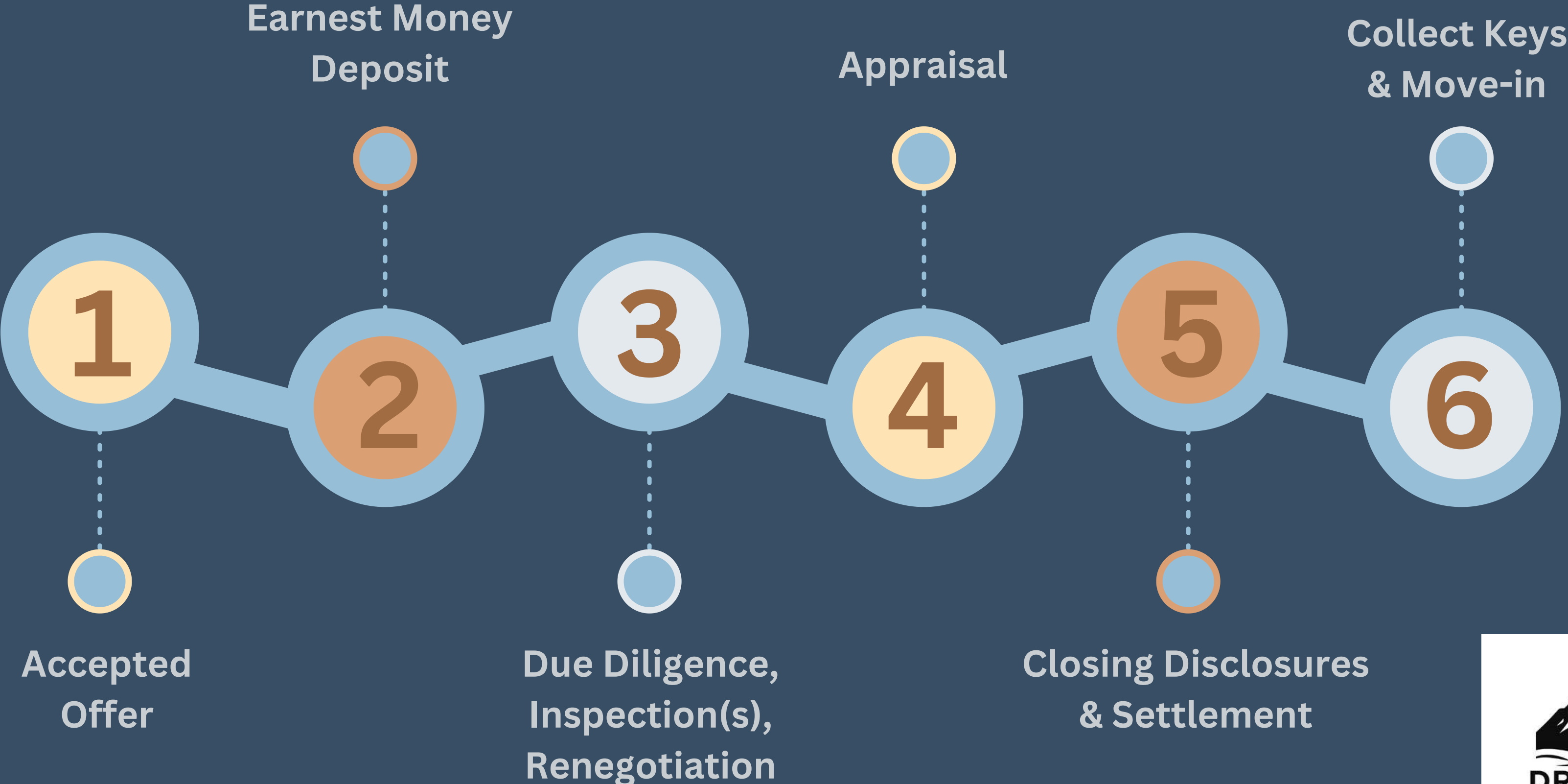
## UNDER CONTRACT

**During the under contract stage, timing and attention to detail are crucial**

I coordinate all appointments, tasks, and deadlines with the title company, lender, appraiser, inspectors, and the listing agent, ensuring everything stays on schedule and your investment remains secure.



# Under Contract Timeline



# 1

## Settlement & Closing

You will have three days to review your closing disclosures before you can sign. I will help you schedule the signing and prepare for closing. Final walk-throughs may happen before signing.



## CLOSING & MOVE-IN

## Picking up Keys

Once Title has funded all parties, which usually takes one business day, you can pick up your keys. I will keep you informed of all timelines.

# 2



**SPECIAL GIFT**

I will help you secure your new home with a keyless door entry and show you how to reprogram your garage door openers.

# 3

## Moving in

I will provide phone numbers for all utility companies and recommendations for local service providers and contractors for everything from lawn care to finishing basements.





## Buyer Broker Agreement



**I get paid after your purchase is successfully completed**

My compensation is based on dozens of hours spent during each of these five purchase stages. My goal is to save you time and money that clearly justifies every dollar I earn.