



BUYING A HOME

**Buyer Insider Guide:
What No One Explains to
Successfully Buy A Home**

Exclusive insights, tips, and
strategies for confident buying in
today's market.

More Information

How it works

■ GET PRE-APPROVED

Meet with a trusted lender to understand your budget, loan options, and monthly payment comfort zone.

■ FIND THE RIGHT AGENT

Work with a REALTOR® who knows your market, negotiates on your behalf, and guides you through the process.

■ FIND OUT YOUR BUYING POWER

The first step to buying requires— buying power. This requires a solid lender. Think of this as your golden ticket!
(Unless you are paying all cash)

■ START YOUR HOME SEARCH

Tour homes that fit your budget and lifestyle—neighborhoods, schools, commute, and future growth matter.

■ MAKE AN OFFER

Once you find “the one,” your agent helps you submit a competitive offer and negotiate terms.

■ DUE DILIGENCE & INSPECTIONS

Inspect the property, review disclosures, and ensure there are no surprises before you move forward to the closing table.





Buying a Home

FOR THE FIRST TIME



Get Pre-Approved Early – Know your buying power before you start shopping.



Don't Skip the Budget Check – Factor in more than the mortgage: taxes, insurance & maintenance matter.



Location > Upgrades – You can change countertops, not the neighborhood.



Don't Open New Credit – Hold off on new cards or big purchases until after closing.



Lean on Your Agent – Use their expertise to spot red flags and negotiate strong.



Think Long-Term – Buy for the life you want 5–7 years from now, not just today.

ASK ME FOR A LENDER REFERRAL!



Insider Secret #1

THE HIDDEN COSTS NOBODY MENTIONS:

MANY BUYERS ONLY PLAN FOR THEIR DOWN PAYMENT — BUT THE REAL SURPRISE IS THE ADDITIONAL COSTS. PLAN FOR:

- 1** Closing costs: 2–5% of your loan amount.

- 2** Inspections & appraisals: Usually \$600–\$1,200.

- 3** Home insurance & taxes: Paid upfront at closing.

- 4** Move-in costs: Furniture, paint, repairs, or even just pizza for your moving crew.

START YOUR HOME BUYING JOURNEY AT **ARIELISAREALTOR.COM**



Insider Secret #2

YOUR OFFER IS MORE THAN JUST PRICE

YOU DON'T HAVE TO OUTBID EVERYONE TO WIN A HOME. SMART BUYERS USE TERMS THAT APPEAL TO SELLERS, SUCH AS:

- 1 Flexible closing date to match seller's needs.

- 2 A larger due diligence fee (shows you're serious).

- 3 Asking for fewer repairs in exchange for credits.

- 4 Quicker Close. Many sellers prefer to close sooner than later. Not always– but it is a smart move to find out upfront their motive in moving.

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READY TO PUT THESE
SECRETS TO WORK FOR YOU?

LET'S CONNECT

START PLANNING FOR YOUR
FUTURE TODAY.

Ariel Pinto

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