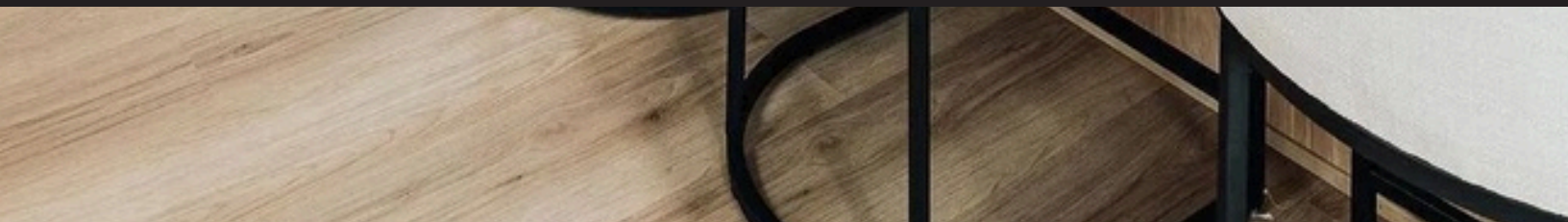




Home Buyer Guide

YOUR GUIDE TO A STRESS-FREE HOME PURCHASE



About Me



My journey into real estate began with my own home purchase in 2015, where I discovered the power of real estate for building wealth. Since then, I've gained extensive experience in buying and selling, giving me a unique perspective on the entire process. My background as a Business Process Consultant has sharpened my negotiation and problem-solving skills, which I use to ensure a seamless and exceptional experience for every client. I'm dedicated to helping you navigate today's competitive market with confidence.

When I'm not working, I love spending time with my husband, Michael, and our two children, Morgan and Mekhi.

Simone Edmond

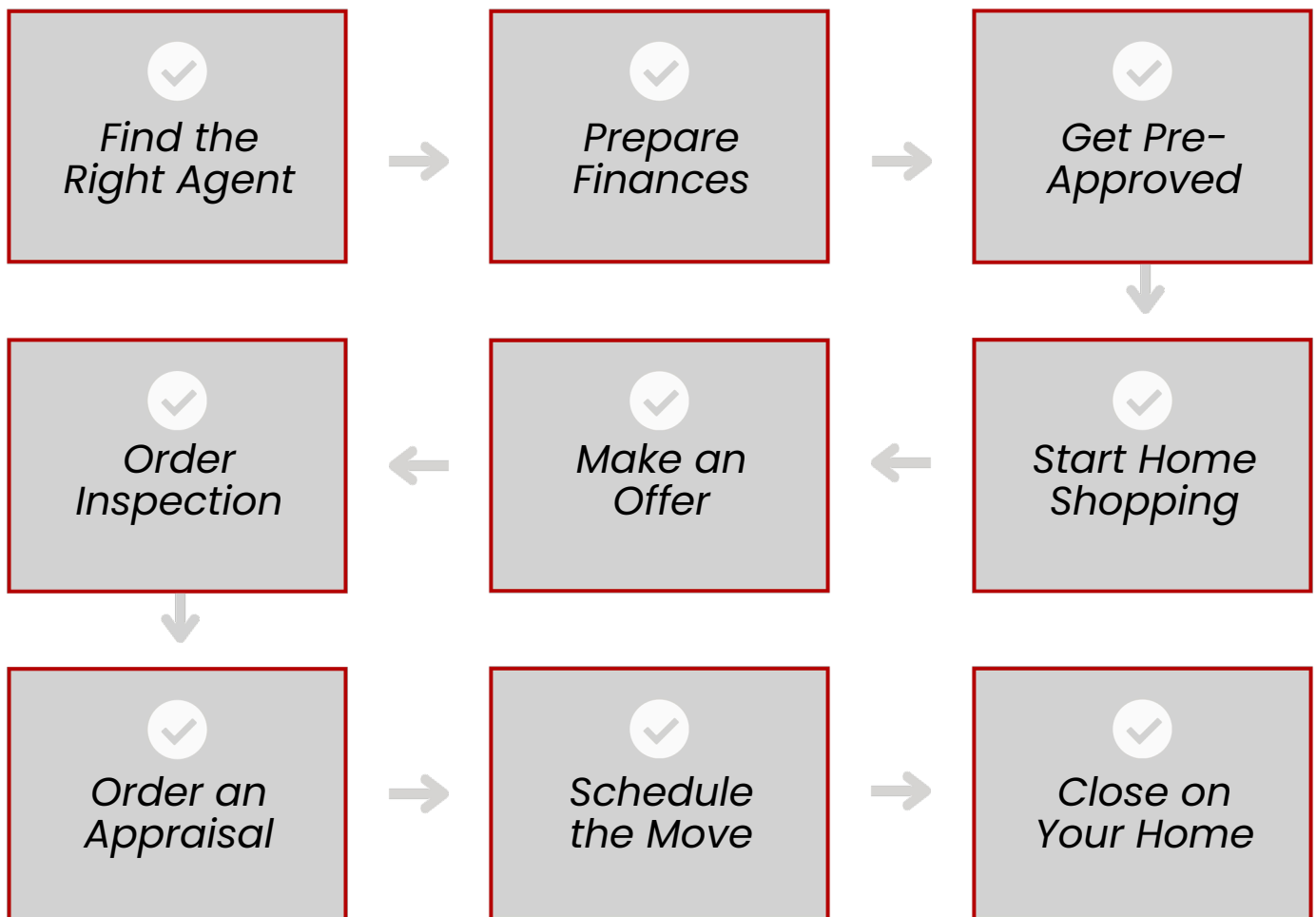
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real

Home Buyer Guide

SIMPLE NINE STEP PROCESS



Have a question? Call/text/email me anytime. 619-684-0655

Step One: Get Pre-approved

After your Buyer Consultation

After you meet with your agent, you'll have a clear plan, know what you need to prepare, and be ready for the next step: ***getting pre-approved.***

Getting pre-approved before home shopping is crucial because it provides a clear budget for you and shows sellers that you are serious about purchasing a home.

Without a solid pre-approval, and a full understanding of what you can afford, finding the right home will be difficult because you won't quite know what your options truly are.

Luckily, I've partnered with an amazing lender who can help you get pre-approved quickly and will educate you thoroughly about the loan process.

Step Two: Shop for Homes

This is where the fun begins!

Now that you're fully pre- approved and know exactly what your budget parameters are, we can start to look at homes together.

We will work to combine your budget and your needs/wants in order to compile a list of homes that make sense for you. I will send homes to you regularly and ensure that you know what's on the market.

Ready to see a home? Just let me know! I'm happy to show you any you'd like and typically dedicate a few days to showing you homes that fit your needs.

Step Three: Make an Offer

Once you've found **"the one"** I will assist you in making an offer on the property. This process may look differently if you are buying a brand new home vs. an existing property and I am here to guide you every step of the way!

My job is to ensure the offer that you're making is one that makes sense in price and also protects your best interests. I will explain the contract thoroughly and ensure that you know what you're signing.

My top-notch negotiation skills will help you secure the best home at the best possible price.

Earnest Money

Earnest money is a good faith deposit that shows the sellers you are serious about purchasing their home. It is usually 1-2% of the home purchase price and is held in a escrow until closing.

Your earnest money deposit is contributed to your closing costs and is protected by additional contingencies.

Closing Costs

Closing costs are a combination of your transaction fees and your down payment. You may also hear these funds referred to as "cash to close".

Closing costs are due at the time of closing, hence the name! They can range from 2 - 4% of the purchase price and the down payment is usually around 3%-3.5%.

Closing costs can be covered by the seller, the buyer, or both and this is decided during the offer negotiation process.

You're Under Contract!

Timeline of Events

DAY 1 – 10

Inspection Period

DAY 10 – 15

Appraisal Return

DAY 15 – 25

Financing + Repairs

Day 25 – 30

Final Walk Through(s)

CLOSING DAY

Get Your Keys!

I'll be here to guide you every step of the way.

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Closing Checklist

- Work with Realtor to schedule Inspection
- Get the Lender all documents and info they need on time
- Get Homeowners Insurance - Ensure you shop around!
- Provide Insurance information to Lender
- Preview Closing Disclosure Statement from Lender
- Final Walk Through
- Wire down payment and closing funds or get check for these funds to bring to closing
- Put utilities in your name and turn on effective date should be on the Closing Day
- Bring your Drivers License or Passport to the closing table
- Get the keys and we celebrate! 🎉
- Move In!