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(A NON-INTIMIDATING)

GUIDE TO BUYING YOUR FIRST HOME.

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EVERYONE TALKS ABOUT SAVING UP TO BUY A HOUSE...

But let's be honest, the home-buying process can be **OVERWHELMING**. I want you to feel confident every step of the way when making one of the biggest purchases of your life! **My job is to find you:**

The Home that you want.
For the Price that you want.
With the Terms that you want.

BEFORE WE JUMP INTO THE SEARCH...

Let's look at the process:



→ BUYER'S AGENT

My role is to be your guide, negotiator, and advocate from start to finish. I work for you, not the seller. My job is to protect your best interests, give you honest advice, negotiate on your behalf etc.

→ LENDER (LOAN OFFICER / MORTGAGE BROKER / BANK)

Your lender helps to decipher what you can afford, checks your financials, and brings the funds to the table when it's time to close.

What they do:

- Pre-approve buyers (decide how much they can afford).
- Process the mortgage application, pull credit, verify income, and assets.
- Order the appraisal (to make sure the home's value matches the purchase price).
- Provide the loan funds at closing.

Think of them as: The bank that makes sure you can buy the home and then provides the money.

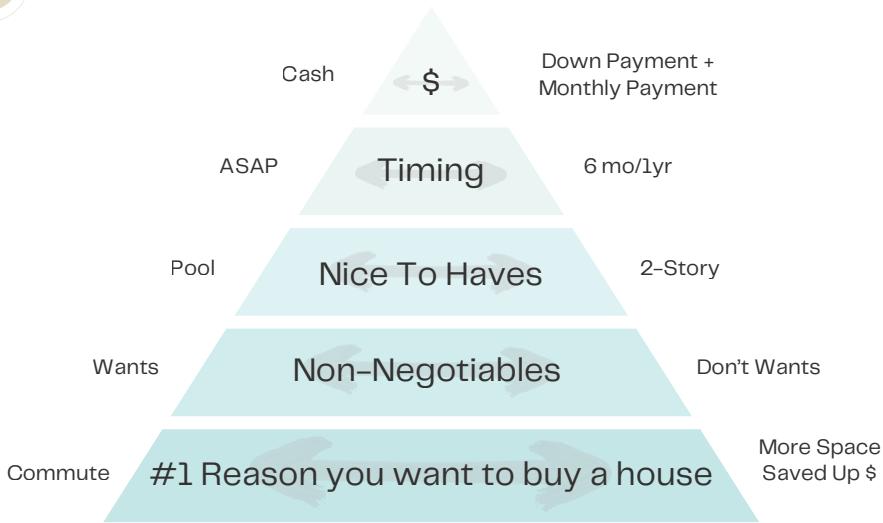
→ TITLE COMPANY (SELLER USUALLY CHOOSES)

The title company ensures that the home is legally yours, free from any outstanding debts or ownership disputes. They also handle the money and paperwork at closing.

What they do:

- Research the property history (title search) to make sure there are no liens, unpaid taxes, or ownership issues.
- Provide title insurance to protect the buyer and lender from future claims.
- Handle the escrow account, collect funds, and distribute them at closing.
- Record the deed with the county.

Think of them as: The referee who makes sure the property is legally yours, free of baggage.

2**ESTABLISH A GAME PLAN****IMPORTANT QUESTIONS**

UNCERTAINTY KILLS DEALS.

3**START SEARCH**

 **GOAL:** Finding ~the one~

PINPOINT YOUR CATALYST HOME

After the first few homes we tour, you'll have one that stands out from the rest. That one will become our **CATALYST HOME**. This is the home that checks all your boxes and becomes our baseline comparison between the homes we see moving forward. As time goes on, the homes we've seen will all begin to blend together.

Pinpointing a Catalyst Home is a strategy I like to use to keep us focused and on the same page. It will keep you from getting bogged down by the little things that won't actually move the needle.

4**TOUR HOMES/ RESEARCH VALUE**

PREPARING YOUR OFFER

5

WRITE THE OFFER

ONCE WE'VE FOUND THE ONE...

To construct the right offer for you, we'll consider the following

Offer Terms:

- Sales Price
- Analysis (comps)
- Earnest Money Deposit
- Financing Terms
- Closing Terms
- Appraisal
- Inspection Period
- Any Potential HOA/ Condo Docs
- Disclosures
- Seller Contribution to YOUR Closing Costs (if requested)

WAYS TO MAKE YOUR OFFER STAND OUT

Position of Strength

- Pre-Approval in Hand
- Type of Financing
- Aggressive Contingencies
- As-is Condition

Multiple Offer Strategy

- Comparable Sales to Support Offer
- Increased EMD
- Closing Date

CLOSING COSTS EXPLAINED

Closing costs usually range from 2–5% of the purchase price.

Here's what's typically included:

- Lender fees: loan origination, credit report, appraisal.
- Title company fees: title search, settlement fee, title insurance.
- Prepaid costs: homeowners insurance, property taxes, escrow
- Recording fees & transfer taxes.

Think of them as: The admission ticket to officially become the homeowner.

NEGOTIATING CLOSING COSTS

- **Seller can help:** Sometimes we can ask the seller to pay part of your closing costs (called “seller concessions”).
- **Strategy:** We may raise the offer price slightly so the seller nets the same, while you bring less cash to closing.
- **When it works best:** In buyer's markets, or when you need to keep upfront costs lower.



OFFER ACCEPTED! WE'RE UNDER CONTRACT

GOAL: Due Diligence

The day that we go Under Contract is our effective date and our negotiated Inspection Period starts the following day. This period isn't used to low-ball the seller, or ask for more off the asking price; it's used to minimize surprises for you. The inspector's job is to make you aware of repairs that are recommended or necessary.

HOME INSPECTION INCLUDES

- Appliances
- Plumbing & Electrical
- Home Exterior
- Heating & AC
- Roof & Attic (if accessible)
- Foundation & General Structure

OTHER TYPES OF INSPECTIONS

- Pest/ Termites
- Septic
- Mold/ Radon
- Structural
- Plumbing Scope
- Boundary Survey

We'll review the inspection reports and decide whether to move forward, request repairs or credits, or cancel and receive your full deposit back. If you choose to move forward, your lender will then order the appraisal. If the appraiser determines the value to meet or exceed the price, we're good to go—if it comes in low, we'll negotiate or adjust financing.

Inspection = is the house good for you?

Appraisal = is the house good for the lender?

8

NEGOTIATE CONTINGENCIES OR CANCEL

You have the option to make your offer contingent on your home inspection. Within the negotiated inspection period, you can back out of the purchase agreement and receive your EMD back in full, or negotiate repairs or a credit at closing, in lieu of repairs.

9

ENSURE TITLE & FINANCING

Your lender is double-checking all your documents, the title company is making sure the home is legally yours, and you'll need to set up homeowners insurance. Once all that checks out and the appraisal is approved, the lender will issue something called a:

CLEAR TO CLOSE!

That's basically the green light that everything is ready for closing.

10

THE CLOSING PROCESS

WHAT TO EXPECT AT CLOSING

On closing day, the ownership of the property is transferred to you, the buyer. This day consists of transferring funds from escrow, providing mortgage and title fees, and updating the deed of the house to your name. Basically, come closing day, you and the seller sign all the necessary papers to officially seal the deal.

PREPARING FOR CLOSING

Below are some of the important steps that you'll complete as you prepare for settlement:

- Finalize Homeowner's Insurance
- Verify Lender Has All Required Docs
- Review Closing Statement
- Transfer of Utilities
- Final Walk Through

Home, Sweet, Home!



CLOSING DAY Q&A

When do we do the final walk-through?

The final walk-through is exactly what it sounds like. It's a chance for the buyers to make sure nothing about the property or its condition changed unexpectedly while we were under contract. We will typically schedule to do this right before closing.

Who will be at closing?

While the situations vary, you can expect some combination of these parties: You (the buyer), real estate agent (me), closing agent/attorney, and title company representative. The seller will typically have a different closing time than you do.

What will I do?

You'll be signing your name a bunch of times! At their closing, the seller will sign ownership of the property over to you, and you'll sign to receive possession at yours.

What should I bring?

Plan to bring a photo ID and a cashier's check to pay any closing costs. Your closing agent will let you know if anything else is needed for your specific situation. The closing is a relatively simple process but there IS A TON of paperwork. Feel free to ask questions along the way. Once the signing is done and funds are received, it's time to get your keys and turn that house into a home!

