

Buyers

Resource Guide

Built on **Communication**. Defined by **Confidence**. Driven by **Care**.

tal iozef
LAS VEGAS



Congrats
To You!



Congratulations on starting the process of owning a home. It is incredibly fulfilling to help people open a new chapter of their lives. That's why I work so hard to find that perfect home and handle every last detail of the purchase process; from negotiating the terms of sale to recommending services that make the process smooth and as stress free as possible.

This guide contains helpful information for home buyers, including an overview of the entire purchase process, answers to frequently asked questions, and fact sheets to help us discover the home and neighborhood characteristics most important to you.

I am so excited to get started on finding you the perfect home.

Tal iozef

Las Vegas Realtor
Real Broker LLC

a bit *About* me

Tal Iozef is a Las Vegas-based Realtor® known for his calm professionalism, deep market insight, and genuine, people-first approach. With over a decade in real estate, he helps clients buy, sell, and invest with clarity and confidence.

A former Cirque du Soleil performer turned top-producing agent, Tal blends creativity, focus, and discipline into every deal. His clients value his honesty, direct communication, and ability to simplify complex transactions.

Outside of work, Tal is a devoted husband and father who enjoys family adventures and community connection. For him, success is about relationships, results, and always doing what's right.



TAL IOZEF

We Make it Easy

There are many steps when buying a home. We make it easy and will do everything so that all you have to do is....just pack.



House
Cleaning



Home
Inspectors



Repair &
Maintenance



Home
Warranty



Client Testimonials



"Tal lozef was an excellent real estate agent when selling my home. He had showings right away and sold my house very quickly. He explained everything along the way and was very knowledgeable when I had questions. I would definitely recommend Tal to anyone selling their home!"

-Landon J

"We just moved to Vegas and we are blown away by Tals expertise! He was so honest through the whole process and taught us so much about Las Vegas real estate! We would have not got our dream home without him. He was immediately on our side and reassured us that he's got it! He wasn't kidding... scored us the home of our dreams 🍷🍷 forever thankful for him."

-Nicole W

"AMAZING to work with. I could not ask for better communication, reassurance, or simplicity."

-Rachel M

"Tal is a blessing to us. He is a really great real estate agent... Very attentive, and worked really hard to find me the home I wanted. THERE IS NOT ENOUGH WORDS! HE WENT OVER AND BEYOND HELPING US THROUGH THIS...SUCH A BLESSING."

-Amaris S

"Tal is an excellent agent who you can count on if you need to sell or buy a property. He just helped me sell my property smoothly while living out of state."

-Joseph Z

The Home *Buying* Process

1. Find the Right Agent

It's safe to say we feel confident you are in great hands. However, don't hesitate from asking needed questions, we want you to feel empowered throughout this whole process.

2. Prepare Finances

Get an understanding of your budget, outstanding debts, and areas you can work on improving before going to a lender.

3. Get Pre-Qualified

We will get you connected to a lender who will help take you from A-Z, getting you pre-qualified in no time.

4. Start Home Shopping

We will craft a list of homes that go beyond those accessible on public sites and help give you the edge when looking for a home.

5. Make an Offer

Taking your goals and desires into account with the current context of the market and property we will make an offer that keeps your interests at heart.

6. Negotiate Terms

Whether the seller negotiates your offer or the inspection warrants an amendment it is likely there will be terms to negotiate. We will use our knowledge and expertise to negotiate in alignment with your interests.

7. Accept the Contract

Once both parties are in agreement the contract will be accepted and we can take the next steps towards closing.

8. Obtain Mortgage Financing

Your lender will move through a series of steps until your loan has successfully cleared to close. Stay in good communication and provide any needed documents promptly, including insurance and fiscal statements.

9. Complete Additional Duties

The transaction coordinator on our team will keep you up to date on any upcoming deadlines, including setting up gas, electric and water along with other obligations.

10. Close!

Closing fees will be paid, documents signed, and keys received. Your new home awaits!

1. Find the Right *Agent*

Tal lozef is committed to transparency, adaptability and authenticity. Meaning, I promise to truly listen, to cater my process to your needs and goals, and to keep you updated and educated on the process all along the way. Please reach out with any questions you might have as you start your home buying journey, we would love to answer them!



2. Prepare *Finances*

It's important to get your finances in order. Do you have any outstanding bills, how much do you have in savings, what monthly payment is in budget? These questions help to set you up for a successful discussion with a mortgage broker. Debts and credit score may effect how much you can buy, but a good rule of thumb for assessing what monthly payment you will qualify for is to multiply your monthly income by 28%. Lenders will never go over this percentage when determining what you can afford.

3. Get Pre *Qualified*

Once you have an idea of your finances begin discussing with a lender or two, it's ok to shop around. We will recommend you to some of the best lenders in the business. They will help determine your loan type, interest rate, monthly payment, and ultimately which homes you can afford. Pre qualification also looks better for any offers you may make in the future.

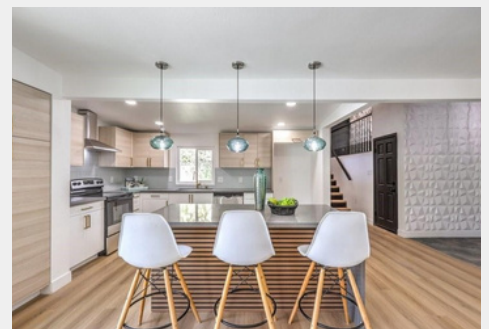




4.

Start Home Shopping!

Hooray! The time has come! Working with an agent during the home search process gets you access to listings and information that isn't available on any public site. We will include some of these in an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.



5 & 6

Make an Offer Negotiate Terms

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:



The Price

What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller.



The Move-in Date

If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.



Additional Property

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation.



The Offer

Typically, you will not be present at the offer presentation - we will present it to the listing agent and/or seller. The seller will then do one of the following:

1. Accept the offer
2. Counter the offer
3. Reject the offer

By far the most common is the counteroffer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, you and I will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.

7. Accept the *Contract*

Once both you and the seller are in agreement we will have the opportunity to accept the contract and take the next steps towards closing.



8. Obtain Mortgage Financing

Your lender will guide you through a series of steps until your loan has successfully cleared to close. Stay in good communication and provide any needed documents promptly, including insurance and fiscal statements. If anything seems unclear don't hesitate to reach out to us. We are here to assist you through any questions.

9. Complete Additional Duties

The transaction coordinator on our team or myself will keep you up to date on any upcoming deadlines, including setting up gas, electric and water along with other outstanding obligations.



10.

Time to *Close!*

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:



Wire closing funds which include closing costs, down payment, and fees payable to the title company.



A photo ID for everyone on the deed. Two forms of identification each is recommended.

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

1. Delivery of the buyers funds

This is the check or wire funds provided by your lender in the amount of the loan.

2. Delivery of the deed

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing. After that all you need to know is:

Welcome Home!

Contact Information



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Frequently Asked Questions

How will you tell me about the newest homes available?

The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the New on Market list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you; by phone and/or email.

Will you inform me of homes from all real estate companies or only Keller Williams Realty?

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available on the market.

Can you help me find new construction homes?

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

Can we go back through our property again once an offer is made, but before possession?

Usually, I can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, I will schedule a final walk-through and inspection of your new home.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

Once my offer is accepted, what should I do?

Once all applicable inspections are completed, celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and statement, which will indicate the amount you will need to bring to closing.

Contact me for more info and answers to any question you have

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