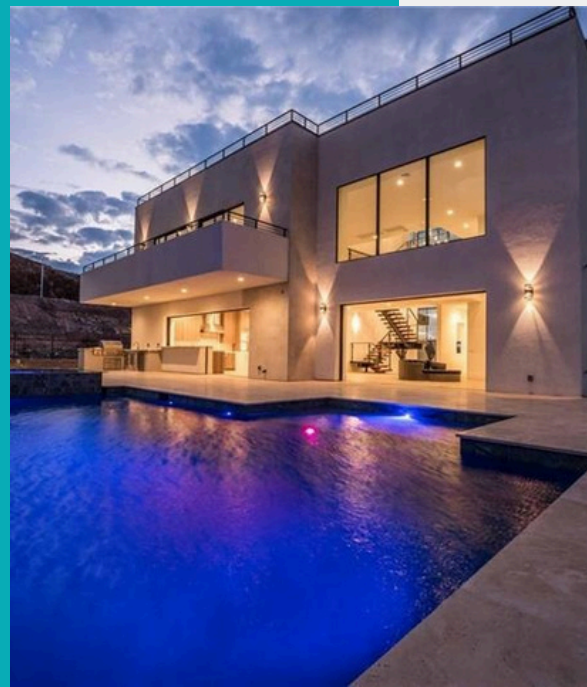


# Buyers

# Resource Guide

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

*Tal Iozef*  
LAS VEGAS



Congrats  
*To You!*



Congratulations on starting your home buying journey.

Helping people open a new chapter in their lives is one of the most fulfilling parts of what I do. My focus is to guide you to the right home with confidence while handling every detail of the purchase process for you. From negotiating the terms of your offer to coordinating trusted services, my goal is to make this experience smooth and as stress free as possible.

This guide includes helpful information for home buyers, an overview of the full purchase process, answers to common questions, and worksheets that help us identify the home and neighborhood features most important to you.

I am excited to get started and help you find the perfect home.

*Tal Iozef*

Las Vegas Realtor  
Real Broker LLC

# a bit *About* me

Built on **communication**. Defined by **confidence**. Driven by **care**.

Tal Iozef is a Las Vegas-based Realtor® known for calm professionalism, strong market insight, and a people-first approach. With over a decade of experience, he blends sharp negotiation skills with genuine care, helping clients buy, sell, and invest with total clarity and confidence.

A former Cirque du Soleil performer turned top-producing agent, Tal brings creativity, discipline, and focus into every part of his business. Clients value his honesty, direct communication, and ability to simplify even the most complex transactions.

Whether guiding first-time buyers or luxury sellers, Tal's philosophy is simple: provide real value, build trust through consistency, and always lead with care.

Outside of real estate, Tal is a dedicated husband and father who enjoys family adventures, storytelling, and strengthening community through authenticity and connection. For him, success is measured by relationships, results, and doing what is right every time.



**TAL IOZEF**



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!"

*-London 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*

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

# The Home *Buying* Process

## 1. Find the Right Agent

The first step is choosing an agent who understands your goals and communicates clearly. I guide you through every part of the process and keep you informed so you always know what comes next.

## 2. Prepare Finances

Before speaking with a lender, get a clear picture of your budget, savings, monthly comfort level, and any debts. This sets you up for a strong pre-qualification and helps us align your home search with what makes sense financially.

## 3. Get Pre-Qualified

I will connect you with trusted lenders who can review your finances, explain your loan options, and determine your price range. A strong pre-qualification makes your offers more competitive and gives you clarity on what you can comfortably afford.

## 4. Start Home Shopping

You will receive a curated list of homes that fit your needs, including options not always visible on public sites. Together we will explore neighborhoods, compare properties, and refine your search so we focus only on homes that match your lifestyle.

## 5. Make an Offer

Once you find the right home, we will craft an offer that reflects your goals and the realities of the current market. I will advise you on pricing, terms, and strategy so your offer stands out.

## 6. Negotiate Terms

Most offers involve negotiation. Whether it is price, repairs, timelines, or credits, I will negotiate on your behalf and protect your best interests every step of the way.

## 7. Accept the Contract

When both sides agree, the contract is accepted and we move into the next phase. You will receive a clear timeline of what is due and when, so nothing is missed.

## 8. Obtain Mortgage Financing

Your lender will order the appraisal, verify documents, and prepare your loan for final approval. Stay in communication and provide any requested documents quickly to keep everything on track.

## 9. Complete Additional Duties

My coordinator and I will guide you through inspections, disclosures, utilities, and any remaining contract obligations. We will make sure deadlines are met and that you stay informed throughout.

## 10. Close!

On closing day, you will sign your final documents, send your closing funds, and receive the keys. This is the official start of your next chapter and the moment you become the owner of your new home.

# 1. Find the Right *Agent*

Choose an agent who understands your goals, communicates clearly, and guides you through the entire process with confidence. My role is to protect your interests, provide clarity, and help you move forward with certainty.



# 2. Prepare *Finances*

Review your budget, savings, and monthly comfort level. Understanding your debts, credit score, and financial picture helps set the foundation for a smooth pre-qualification and a focused home search.

# 3. Get Pre *Qualified*

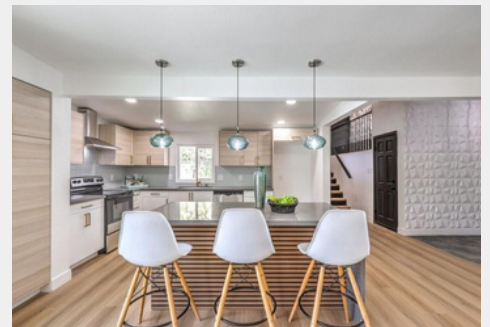
I will connect you with trusted lenders who will review your finances, explain loan options, and determine your approved price range. A strong pre-qualification strengthens your offers and gives you a clear path forward.



4.

# Start Home Shopping!

Once you are pre-qualified, we begin exploring homes that match your needs, budget, and lifestyle. I will send you curated options, including listings not always visible on public sites. Together, we refine your search so we focus only on homes that truly fit what you want.



5 & 6

Make an Offer  
Negotiate Terms

Once you find the right home, we will write a strong, strategic offer based on your goals and current market conditions. I will walk you through price, terms, and timelines so you feel confident in every decision.



**The Price**

Your offer price is based on the home's condition, time on the market, activity, and seller motivation. I will help you determine a strong, smart number for the current market.



**The Move-in Date**

Flexibility can strengthen your offer. If you can adjust your possession date to fit the seller's needs, it often makes your offer more appealing.



**Additional Property**

Some items, such as appliances, are negotiable. We will review what is included and decide which items, if any, should be requested in the offer.



*The Offer*

I will present your offer to the listing agent or seller. They will typically respond in one of three ways:

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

Counteroffers are the most common. This is where negotiation becomes essential. I will review every part of the counter with you, explain your options clearly, and help you move forward with your goals in mind.

Together, we will negotiate to secure the best possible price and terms while protecting your interests throughout the process.

## 7. Accept the *Contract*

Once both parties agree on the terms, the contract is officially accepted. From there, we follow a clear timeline of deadlines and next steps to keep everything on track.



## 8. Obtain Mortgage Financing

Your lender will order the appraisal, verify documents, and work toward final loan approval. Stay in communication and send any requested paperwork quickly so your file moves smoothly.

## 9. Complete Additional Duties

We will guide you through inspections, disclosures, utility setups, and any remaining contract obligations. You will always know what is due, when it is due, and what comes next.



10.

# Time to *Close!*

Closing day marks the finish line of your home purchase and the start of your new chapter. To keep things smooth, here is what you will need and what to expect.



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



Bring a valid photo ID for everyone who will be signing.

Once your funds are received and documents are signed, the title company records the deed with the county. After recording, the home is officially yours and you receive your keys.

## **Delivery of the Funds and Deed**

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

## ***What is a 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.

# *Welcome Home!*

This is the moment you have worked for. Time to celebrate and enjoy your new home.

# Contact Information



**TAL IOZEF** (YO-ZEF)

Las Vegas Realtor

**702-553-5589**

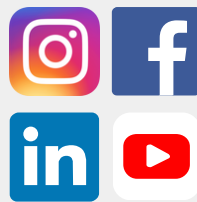
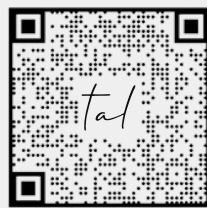
[tal@taliozef.com](mailto:tal@taliozef.com)

[talsellsvegas.com](http://talsellsvegas.com)

Real Broker LLC

S.0172926

## FOLLOW ME ON SOCIAL MEDIA



@taliozef

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

*tal iozef*  
LAS VEGAS



# Frequently Asked *Questions*

## **Can you help me with new construction?**

Yes. I work with all builders across Las Vegas and will guide you through the entire process. I join you on your first visit, help you compare incentives, and make sure your interests are protected. You receive my full representation at no additional cost.

## **Will you send me homes from all real estate companies?**

Absolutely. I monitor the entire MLS, not just one brokerage. My goal is to show you every home that fits your criteria, no matter who lists it.

## **How will I learn about new homes on the market?**

I set up real-time MLS (Multiple Listing Service) alerts so you see new listings the moment they hit the market. I also search daily for price changes, off-market opportunities, and homes that match your needs.

## **How do For Sale By Owner homes work?**

If you see a FSBO home that interests you, I will contact and negotiate with the owner on your behalf. Many owners are willing to work with represented buyers, and you still receive full guidance and protection throughout the transaction.

## **What happens once my offer is accepted?**

We move into inspections, loan approval, and contract deadlines. I will walk you through each step, keep you on track, and send you a moving checklist and closing cost breakdown so everything stays organized.

## **Can we see the home again after making an offer?**

Yes. I will coordinate a showing with the seller whenever possible. You will also have a final walk-through before closing to confirm everything is in the expected condition.

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

702-553-5589 | [tal@taliozef.com](mailto:tal@taliozef.com) | [talsellsvegas.com](http://talsellsvegas.com)

*taliozef*  
LAS VEGAS

