

# COLDWELL BANKER®

HOME BUYER GUIDE



COLDWELL BANKER  
REALTY

# YOUR TRUSTED ADVISOR

Buying a home is one of life's biggest investments and most exciting adventures. As your **Coldwell Banker® Realty** agent, I will be your trusted advisor in the process, guiding you along the way to make your experience smooth and successful. A buyer's agent offers these essentials during the transaction:

## Expert Guidance

Expertise and insight to guide you through the complex real estate process, helping you make informed decisions every step of the way.

## Local Market Knowledge

I have the tools and training to serve as your local market guide, with information about trends, pricing and availability to give you a competitive edge in finding the perfect home.

## Peace of Mind

Feel confident knowing that a professional is there to help you navigate any unexpected challenges or delays.

## Negotiation Skills

You will have a fearless advocate during the entire real estate process, one who is armed with data and negotiation strategies that can lead to winning deals and smooth resolutions.

## Time-Saving Convenience

Offers, showings and more will be coordinated on your behalf, along with connections to necessary vendors like mortgage professionals.

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## STEP-BY-STEP GUIDANCE

When you choose me as your agent, you'll have someone by your side every step of the way, giving you the insights and information you need to have confidence in your decision.

### I WILL:

- Help you establish your budget and connect you with a reputable lender to get pre-approved for a mortgage
- Discuss your needs and goals, and plan your property search criteria
- Provide coaching on the best time to buy
- Agree upon the parameters of our working relationship
- Coordinate showings for properties that meet your needs and explain/negotiate features
- Keep you informed of new properties that come on the market that would interest you
- Help you understand the market data for any properties of interest
- Work with you until you find the right home
- Assist in determining your offer, including developing a multiple-offer strategy
- Review and discuss details of the seller's disclosure
- Apply my expertise in negotiating the offer and contract terms in your best interests
- Facilitate the home inspection and resolution process
- Offer information on reliable contractors and service providers
- Prepare you for closing and the associated costs
- Provide clear and constant communication throughout the transaction

# THE POWER OF PRE-APPROVAL

An important first step in any home search is finding out exactly how much home you can afford and securing the necessary financing. While you can get a rough estimate through pre-qualification, taking the extra step to obtain pre-approval will give you some added advantages.

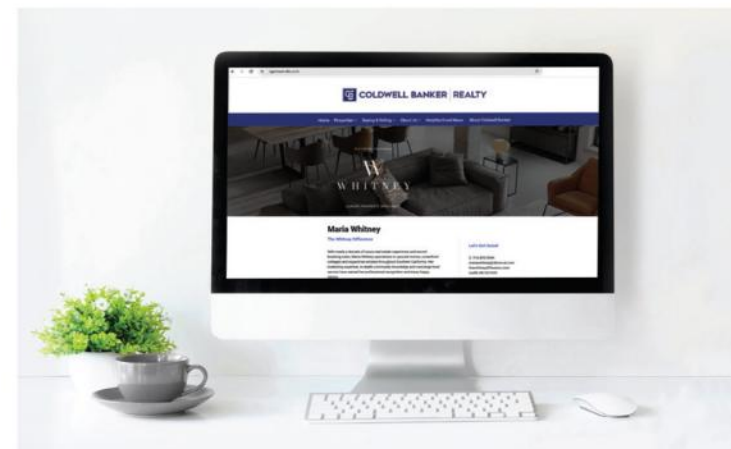
## PRE-APPROVAL HELPS YOU:

- Understand your financial condition
- Know exactly how much home you can afford before you begin your home search
- Strengthen your purchasing power when making an offer

When you find a home you love and are ready to make an offer, your mortgage pre-approval lets the seller know that you're serious and fully prepared to buy their home, putting you in a stronger position than other potential buyers.

## YOUR HOME SEARCH PORTAL

The next stop on your home search? My website. Not only is it an easy way to check out all the available properties in your preferred area, it's also another way for me to get to know the types of properties that you like. Simply register on the site, and I will receive updates about your activity. Plus, you can save your search for future access, save and share homes you like, and sign up to receive email alerts when new homes that match your criteria come on the market. And thanks to its responsive design, you can do it all from your mobile device, tablet or desktop!



## MAKING AN OFFER

There are many factors that influence the market value of a home. The following can help give you insights and empower you to make a competitive offer you're comfortable with:

- How long has the home been on the market?
- Has the property had any price changes?
- Has the property been under agreement previously?
- Are there multiple offers on the property?
- What is being included in the sale or what may be negotiated as part of the sale?
- What are the market conditions in the area or neighborhood, like "list to sale price ratio?"
- Is the seller offering an assumable loan or seller financing that may be more favorable for you?

I will help you set purchase price parameters by providing you with a comparable market analysis (CMA) comparing the home, its price and its features to other similar homes in the area that are on the market or have recently sold.

Once the offer is written, I will present it to the seller's agent. At that point the seller can accept your offer, reject it or counter it to start the negotiation process. I will work with you to plan a strategy to ensure the most advantageous terms and acceptable pricing for you and your budget.

# CLOSING ON YOUR HOME

Once your offer has been accepted, the closing process begins. Here are some of the typical steps involved.

## Home Inspection

Most property sales are contingent on the results of a home inspection, which is paid for by the buyer. The inspection typically occurs within 10 days of offer acceptance, and includes a review of the home's exterior elements like the roof, siding, trim and windows, as well as kitchen and bathroom fixtures and appliances, and major systems like heating and cooling, plumbing and electrical.

If defects are discovered during the inspection, you may exercise the remedy described in your offer or negotiate with the seller to determine what repairs will be made.

## Title Search

This is a historical review of all legal documents relating to ownership of the property to ensure that there are no claims against the title of the property. It is also recommended that you purchase title insurance in case the records contain errors or there are mistakes in the review process.

## Appraisal

As a standard part of the mortgage process, your lender will order an appraisal report to ensure that the loan will be guaranteed by the home's value.

## Final Walk-Through

If it's requested in the contract, you'll be given the chance to look at the home to make sure it's in the same condition as when you signed the sales agreement.

## Closing Costs

In addition to your deposit and down payment, there are a variety of other costs involved in closing including:

- Loan origination fees, appraisals and reports
- Surveys and inspections
- Mortgage insurance
- Hazard insurance
- Taxes
- Assessments
- Title insurance, notary and escrow fees
- Recording fees and stamps



# TRANSACTION MANAGER

Your transaction forms for the purchase of your new home will be entered into Transaction Manager – a convenient, secure website where you can track the progress of your sale and access your documents throughout the process, and long after the closing.

- Important information and documents are uploaded and stored online in your personal account
- Forms and services related to your purchase can be viewed anytime during your transaction
- Automated email alerts and messaging keep you informed
- Upon closing, your transaction is archived so you can retrieve documents during estate planning renovations, financial planning or tax season



## FULL-SERVICE SUPPORT

Backed by the Coldwell Banker® brand's resources, I will provide complete assistance from beginning to end, giving you one-stop shop convenience.

### Mortgage Services

Guaranteed Rate Affinity, our affiliated national retail mortgage lender, provides mortgages across the country and features extremely competitive rates, fantastic customer service and a fast, simple process\*.

### Title Services

Title issues will be researched and resolved before the closing to help ensure your transaction closes smoothly and on time.

### Warranty Services

American Home Shield® offers buyers peace of mind while also protecting sellers during the listing period. It keeps the process moving by managing covered repairs and reducing surprises.

### Insurance Services

We can connect you with agencies that offer competitive rates on homeowners, condominium, renters, automobile, second home, vacant home and umbrella coverage.

# BUYER'S AGENT COMPENSATION

Please note that my commission is not set by law and is fully negotiable. Below are examples of how a buyer's agent can be paid.

## HOW A BUYER'S AGENT IS PAID IF SELLER OFFERS COMPENSATION

1. The seller of the property you are interested in has offered to pay the commission due from you to me. In this case, your commission obligation to me will be paid by the seller out of funds you pay to purchase the home.
2. The seller has offered compensation consisting of only a portion of the commission you have agreed to pay to me. This would require you to pay any portion of my commission not paid by the seller. Alternatively, you could condition your purchase offer on the seller paying all of your commission obligation to me.

## HOW A BUYER'S AGENT IS PAID IF SELLER DOES NOT OFFER COMPENSATION

1. The seller has not offered to pay any portion of the commission you would owe to me. In this case, you can include a requirement that the seller pay your commission obligation as part of the offer you make on the property.
2. The seller will not agree to pay a buyer's agent commission, in which case you would be responsible for my commission.

## LET'S GET STARTED

Your home-buying needs are one of a kind. Using the unmatched resources of Coldwell Banker Realty, I will develop a custom plan to:

- Provide you with powerful, personal service
- Assist you in finding the right home and help you negotiate the best possible price and terms for it
- Close the sale in a smooth, timely manner

Finding and purchasing a home is a detailed process that demands time and dedication. I am passionate about this because it leads to the ultimate reward – handing you the keys to your dream home and developing a real relationship with you along the way. I would love to have a commitment from you to work with me exclusively. I'm happy to talk through the various types of buyer representation I offer so we can find the right fit for you.

### Contact me today to get started!



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\*Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Refinancing your mortgage may increase costs over the term of your loan. Restrictions may apply. Coldwell Banker and Guaranteed Rate Affinity, LLC share common ownership and because of this relationship the brokerage may receive a financial or other benefit. You are not required to use Guaranteed Rate Affinity, LLC as a condition of purchase or sale of any real estate. Operating in the state of New York as GR Affinity, LLC in lieu of the legal name Guaranteed Rate Affinity, LLC.

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