



The Purchasing Pathway

Buyer Presentation
Presented By

Your Name



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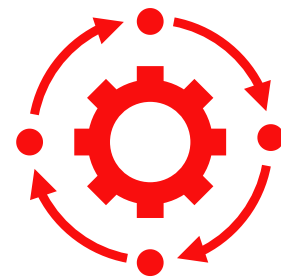
Mission Statement

"My Goal is to help you achieve your dreams!"

I want to make this experience:



positive



systematic



time effective



enjoyable & fun

"I realize that if YOU'RE happy and satisfied with the way I work, and with the results, that you will happily refer me to your family and friends!"

The Home Buying Process



1

Consultation (Your Wants & Needs) – Virtual Options Now Available

2

Financial Pre-Approval

3

Select & View Properties

4

Make a Decision to Buy
• Estimate of Closing Costs

The Home Buying Process



5

Write an Offer

- Present the Offer
- Negotiate the Offer

6

Acceptance of Contract

- Earnest Money
- Inspections
 - Remove Contingencies
- Mortgage Application
 - Approval
 - Title Work Completed

7

Closing (Settlement)

- Complete all Mortgage & Closing Documents
- Obtain Possession

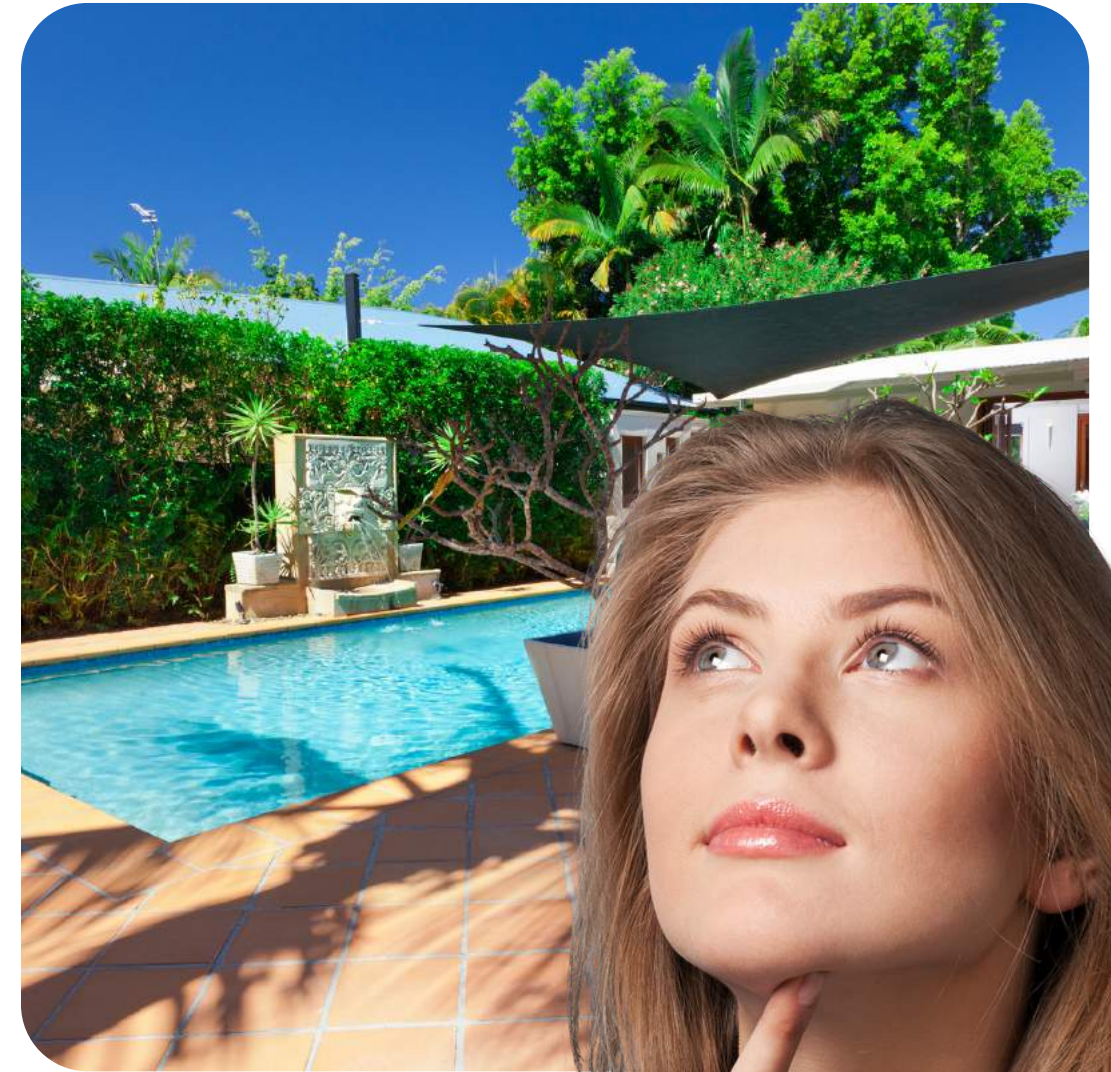
Your Motivation:

It would be helpful if you could tell me a little about yourselves:

- Your lifestyle (things you like to do)
- Why you've decided to purchase a home
- Why you've decided to move

These motivations may help me as we try to find the best home for YOU!!





The Consultation

If I could wave a magic wand and put you in your new home today, what would it look like?

CHECKLIST

- Big Kitchen
- Colonial Style Home
- Backyard Entertainment
- Close to Work

The Consultation

- What are your biggest fears and concerns regarding buying a home?
- What are the five things you can't live without?
- Have you narrowed your focus to a specific area/community/school district?
- How many bedrooms and bathrooms would you consider to be ideal?
- Do you have a "style" preference?
 - Condo
 - Townhouse
 - Villa
 - Single
- How about age and condition?
- What about the price range?
- Will you be financing your home or paying cash?
- If financing, have you met with a lender?
- If so, would you be interested in a second opinion?
- How soon would you like to be in your new home?



Acquire a Pre-Approval

Viewing homes without a pre-approval usually leads to disappointment

Buyers who are wise discuss their financial situation with a reputable lender and acquire a pre-approval

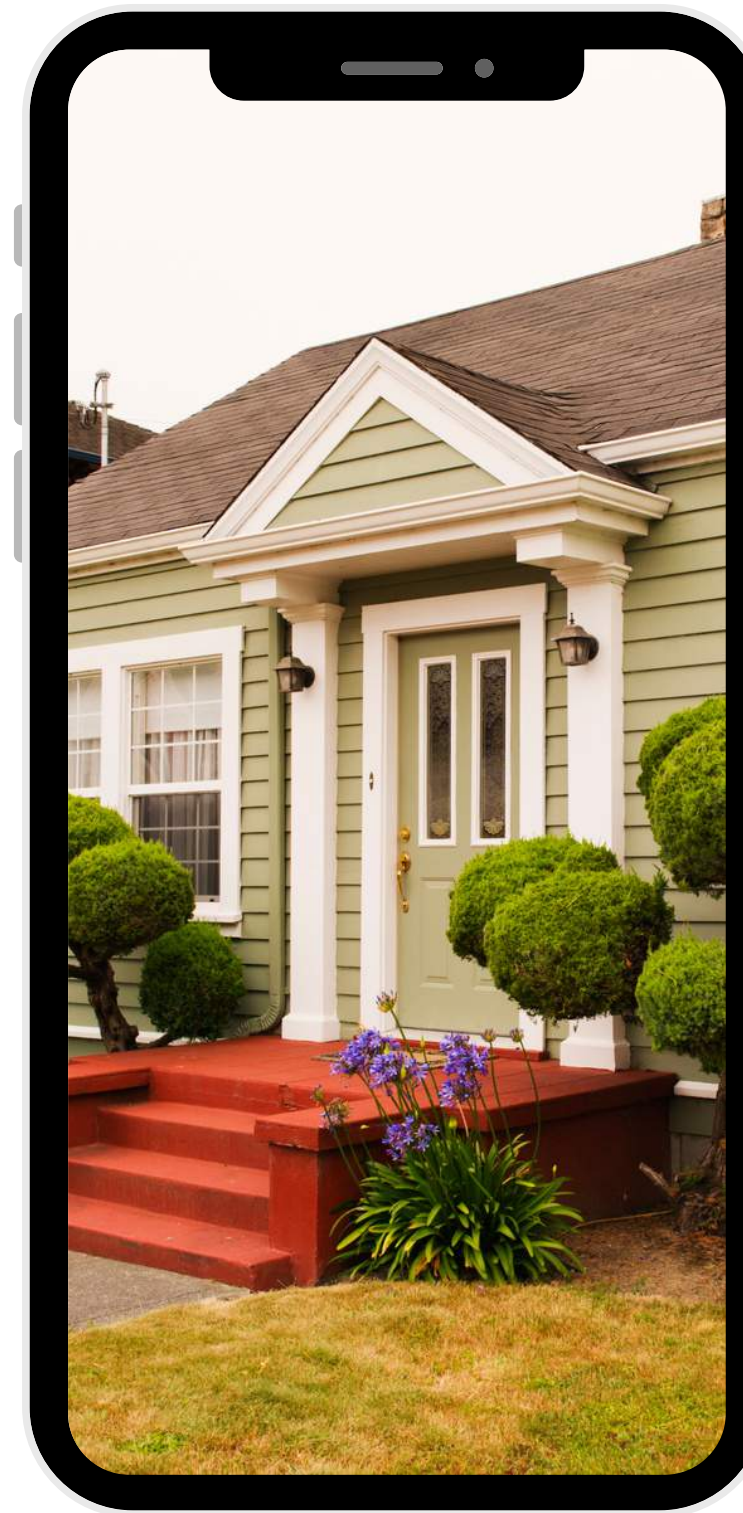
A pre-approval creates an opportunity for you to not just understand what you qualify for, but ultimately to decide what you can afford

Most importantly, having a pre-approval greatly enhances your negotiating position – especially in a competitive market



Start House Hunting

- We'll use technology to define & set up your search
- Preview homes via:
 - MLS photos
 - Experience homes using online virtual tours
- Drive-by those homes which look good in "pictures"
- I will arrange showings
 - Imagine yourself living in the home
 - Mentally place furniture and family in rooms
 - Checklists will help you remember the pros & cons
- Don't expect perfection with existing real estate; focus on permanent features and characteristics
- If you find a house that feels right, make your decision sooner than later





Contact/Communication

Communication between us will be crucial to our success!!

How often would you like to hear from me?

What is the best way to contact you?

- Phone
- Text
- e-mail



Your Name

(123) 456-7890 | example@email.com

Complete the Purchase Agreement

I will serve as an advisor during this process

- You ultimately make final decisions on elements of the agreement

The goal is to reach an agreement and purchase the home

- Aim for a win-win transaction

Read and understand the elements of your purchase agreement:

- Earnest money
- Personal property and fixtures
- Price
- Time: closing and possession dates
- Financing terms
- Other conditions (i.e. contingencies)
- Taxes, assessments, and escrow

Remember: quality real estate will command a market value

- Don't make a low offer for homes priced at or near market value



Earnest Money Deposit



An earnest money deposit is the best way of communicating to the seller that you're serious about purchasing their property

Earnest money is kept safe in a trust account until those funds are used to close the transaction

Present and Negotiate the Purchase Agreement

Know the Seller's options

- Accept your offer
- Reject your offer
- Counteroffer
- If multiple offers, they may select a competing agreement

Negotiate only the items that are most important

Acceptance of written contract

- Fully executed agreement



Lender Responsibilities

- Credit report
- Appraisal*
- Income and deposit verification
- Finalize loan approval*

My Responsibilities

- Inspections*
- Title search*
- Homeowners insurance*
- Moving arrangements

Your Responsibilities

- Pay the balance of down payment and closing costs
- Remove any & all contingencies *

The Process Doesn't End

with an Agreement of Sale...



**Work with me and your lender as we
move towards closing...**



Final Walk Through

After the mortgage has been approved, and all contingencies are removed, a final walkthrough is encouraged usually right before closing

On the final walkthrough, you will re-inspect the property to ensure it is in an acceptable condition and that any personal property conveying is present

Execute the Closing Documents



Once the contract is accepted, inspections performed and mortgage approved, the closing will be set and the final document will be executed.

You will be directed by the appropriate party as to the time and date of this event

Either a formal closing date will be established by a closing attorney or an escrow officer will close the transaction

Home Delivery



Upon the conclusion of the paperwork and transfer of ownership, you will receive the keys, garage door openers, and any documents/warranties that convey with the property

You will then become the rightful owner & it's time to MOVE IN!!





Let's Get to Work!

I am committed to giving you 100% of my experience
I am committed to assisting you in every way possible
I am committed to guiding you towards our goals...
Finding your new home & achieving your dreams!!

