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HOME BUYER'S GUIDE

A step-by-step overview of the home buying process



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The information herein is deemed reliable but not guaranteed. You should independently verify all information contained herein.



THE HOME BUYING PROCESS

A brief, step-by-step overview



Buying a home usually represents your single biggest investment – and debt.

The home buying process is one of the most exciting, and frequently stressful, experiences you'll ever go through. This holds true whether you've bought many homes or you're looking to buy your first, whether you're in the market for a new primary residence, an investment property or that perfect vacation getaway.

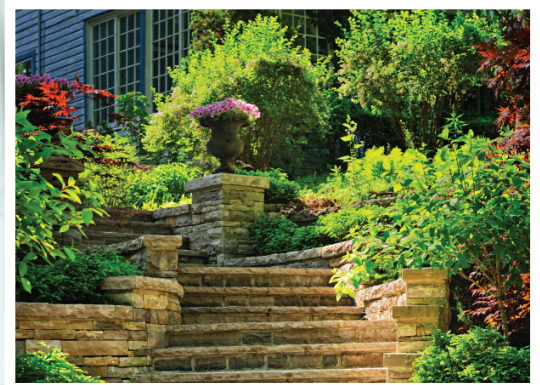
Today's real estate market can offer more opportunities, yet can be filled with more risks than ever before. There are a multitude of factors to consider and decisions to make. When buying, it's crucial to have all the available resources necessary to make a well-informed decision, together with the time required to make use of them. It's important to enlist the help of a trusted real estate professional who'll be able to provide expert guidance at each step of the buying process.

Finding and purchasing a home includes the following steps, which we'll examine in more detail throughout this booklet:

1 Define your goals, research your options, make your plans

Given that buying a home is such a big step, it's very important to educate and prepare yourself as much as possible. This means clearly determining the reasons you're buying and what kind of home you're looking for. Since buying and financing a home are so closely related, it also means examining your current financial situation and projecting how much you can afford.

Once you've answered these questions, even tentatively, you'll be in a better position to research housing and mortgage options, and create an action plan and timelines for moving forward. Although it is possible to do this yourself, you may benefit by consulting an experienced real estate professional right from the start.



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2 Contact a real estate professional

Buying real estate is a complex matter with many factors to consider since no two homes or transactions are alike. Moreover, with all the unique opportunities and potential pitfalls of the current market, it's more important than ever to contact a real estate professional once you've decided to buy.

When choosing a real estate professional to guide you through the property search, financing, negotiation and transaction processes, you should consider their local market knowledge, experience, and track record.

3 Get pre-approved for a loan

We recommend that you get pre-approved for a loan before you start viewing homes with the serious intention of buying. The pre-approval process involves meeting with a lender and authorizing them to examine your current financial situation and credit history. On the basis of this examination, the lender may provide you with a document detailing the amount you can borrow to buy a home.

Consider looking online to see what different lenders offer, or contacting your local bank or credit union.

The benefits of pre-approval include:

- ✓ You'll know what you are eligible to receive and be able to plan accordingly
- ✓ As a qualified, motivated buyer you'll be taken more seriously when you make an offer
- ✓ Lenders can tell you if you qualify for special programs that will help you afford a better home (particularly if you're a first-time buyer)

Real estate financing is available from many sources, and an experienced real estate professional will be able to suggest lenders with a history of offering excellent mortgage products and services. For more information about the benefits of pre-approval and the loan process in general, see - The Loan Process - Financing Your Home Purchase, on page 14.



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4 View homes and select THE ONE

Simply put, the key to the home search process is knowing what you're looking for. Among other things, that means distinguishing between "must-haves" and "like-to-haves". To help you to target your search and define your home preference priorities, this guide includes a Home Search Worksheet on page 23.

That said, here are a few recent facts about the search process that might put your experience in perspective:

- ✓ 92% of buyers use the internet or mobile apps to search for homes¹
- ✓ The typical buyer searches for 12 weeks and views 12 homes²
- ✓ 97% of buyers view real estate agents as important in the home search process¹

There are many benefits to starting the search process at a real estate website like realtor.com®. You can view many homes and their details, take video tours and access neighborhood info.

However, it's also important to view homes in person. While the property details may seem similar online, homes can be very different in terms of layout, design, workmanship and other aspects. Ideally, you should view homes with the help of an experienced real estate professional who'll notice things you might miss, provide expert analysis, and act as an impartial sounding board.

5 Make an offer and negotiate with the seller

Once you've found the home you'd like to buy, it's time to make an offer. Your state or local real estate association likely has contracts that are generally used for transactions in your area. These contracts enable you to specify a sale price and also allow the inclusion of clauses specifying various terms of purchase, such as the closing and possession dates, your deposit amount, and other conditions.

¹National Association of REALTORS® Profile of Home Buyers and Sellers, 2013

²National Association of REALTORS® Profile of Home Buyers and Sellers, 2013, buyers who use a real estate agent



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You should carefully review these clauses with your real estate professional to be sure that they accurately express your intended offer. In addition to drawing up the contract, your real estate professional will be happy to address all of your questions about the offer process.*

Once you've written the offer, your real estate professional will present it to the seller and/or the seller's representative. At that point, the process will vary somewhat depending on the market you're in.

Generally speaking, the seller can accept your offer, reject it, or counter it to initiate the negotiation process.

Successive counter-offers, with deadlines for responding and meeting conditions, may be exchanged between you and the seller until a mutual pending agreement is reached or the negotiations breakdown.

Negotiations involve many factors specifically relating to different market conditions, homes and sellers, some of which are examined in - Successfully Negotiating The Deal - on page 18.

6 Secure your financing

Once you have a pending agreement, it's time to return to your chosen lender to finalize mortgage details in order to close the deal. This means finalizing your down payment, interest rate, regular payment schedule and all other financial conditions associated with the closing.

As the saying goes, 'let the buyer beware'. Unfortunately, too many buyers suffer negative consequences from not fully understanding their financing decisions. Thus, it's crucial for you to work with people you trust. In this regard, a good real estate professional can become a true friend for life.

For more information on the loan process, see - The Loan Process - Financing Your Home Purchase, on page 14.

*Customs for drawing up contracts vary by region. Certain transactions may benefit from the use of legal counsel.



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7 Close the deal

If you've efficiently taken care of everything connected with purchasing your new home, taking ownership should be a positive joy with no surprises. Key steps to the closing, also referred to as the "escrow" or "settlement", include:

- ✔ **Getting a title search** – you will need 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's also necessary to purchase Title Insurance for protection in the event of errors in the records or mistakes in the review process.
- ✔ **The final walkthrough** – you will be given the chance to look at the home one last time to make sure it's in the same condition as when you signed the sale agreement.
- ✔ **The settlement** – typically, on the Closing Date you'll meet with a lawyer, real estate professional, or escrow agent to verify and sign all the paperwork required to complete the transaction. The settlement will include paying your closing costs, legal fees, property adjustments and transfer taxes. At that point, you'll receive the property title and copies of all documentation pertaining to the purchase.

Oh, and one more thing – you'll get the keys!

In most cases, Possession Date will fall within a few days, and you will be able to move into your new home.



A HOME BUYER'S GLOSSARY



When buying a home, it's important to understand the key concepts and terms.



The following is a list of terms to know:

- ✔ **Abstract of Title** – complete historical summary of the public records relating to the legal ownership of a particular property from the time of the first transfer to the present.
- ✔ **Adjustable Rate Mortgage (ARM)** – also known as a variable-rate loan, an ARM is one in which the interest rate changes over time, relative to an index like the Treasury index.
- ✔ **Agreement of Sale** – also known as contract of purchase, purchase agreement, or sales agreement according to location or jurisdiction. A contract in which a seller and buyer agree to transact under certain terms spelled out in writing and signed by both parties.
- ✔ **Amortization** – the process of reducing the principal debt through a schedule of fixed payments at regular intervals of time, with an interest rate specified in a loan document.
- ✔ **Appraisal** – a professional appraiser's estimate of the market value of a property based on local market data and the recent sale prices of similar properties.
- ✔ **Assessed Value** – the value placed on a home by municipal assessors for the purposes of determining property taxes.



A HOME BUYER'S GLOSSARY

- ✓ **Closing** – the final steps in the transfer of property ownership. On or before the Closing Date, as specified by the sales agreement, the buyer inspects and signs all the documents relating to the transaction and the final disbursements are paid. Also referred to as the Settlement.
- ✓ **Closing Costs** – the costs to complete a real estate transaction in addition to the price of the home. These may include: points, taxes, title insurance, appraisal fees and legal fees.
- ✓ **Contingency** – a clause in the purchase contract that describes certain conditions that must be met and agreed upon by both buyer and seller before the contract is binding.
- ✓ **Counter-offer** – an offer, made in response to a previous offer, that rejects all or part of it while enabling negotiations to continue towards a mutually-acceptable sales contract.
- ✓ **Conventional Mortgage** – one that is not insured or guaranteed by the federal government.
- ✓ **Debt-to-Income Ratio** – a ratio that measures total debt burden. It is calculated by dividing gross monthly debt repayments, including mortgages, by gross monthly income.
- ✓ **Down Payment** – the money paid by the buyer to the lender at the time of the closing. The amount is the difference between the sales price and the mortgage loan. Requirements vary by loan type. Smaller down payments, less than 20%, usually require mortgage insurance.
- ✓ **Earnest Money** – a deposit given by the buyer to bind a purchase offer and which is held in escrow. If the property sale is closed, the deposit is applied to the purchase price. If the buyer does not fulfill all contract obligations, the deposit may be forfeited.
- ✓ **Equity** – the value of the property, less the loan balance and any outstanding liens or other debts against the property.



A HOME BUYER'S GLOSSARY

- ✓ **Easements** – legal right of access to use of a property by individuals, or groups, for specific purposes. Easements may affect property values and are sometimes part of the deed.
- ✓ **Escrow** – funds held by a neutral third party (the escrow agent) until certain conditions of a contract are met and the funds can be paid out. Escrow accounts are also used by loan servicers to pay property taxes and homeowner's insurance.
- ✓ **Fixed-Rate Mortgage** – a type of mortgage loan in which the interest rate does not change during the entire term of the loan.
- ✓ **Home Inspection** – professional inspection of a home, paid for by the buyer, to evaluate the quality and safety of its plumbing, heating, wiring, appliances, roof, foundation, etc.
- ✓ **Homeowner's Insurance** – a policy that protects you and the lender from fire or flood, a liability such as visitor injury, or damage to your personal property.
- ✓ **Lien** – a claim or charge on property for payment of a debt. With a mortgage, the lender has the right to take the title to your property if you don't make the mortgage payments.
- ✓ **Market Value** – the amount a willing buyer would pay a willing seller for a home. An appraised value is an estimate of the current fair market value.
- ✓ **Mortgage Insurance** – purchased by the buyer to protect the lender in the event of default (typically for loans with less than 20% down). Available through a government agency like the Federal Housing Administration (FHA) or through private mortgage insurers (PMI).
- ✓ **Possession Date** – the date, as specified by the sales agreement, that the buyer can move into the property. Generally, it occurs within a couple days of the Closing Date.



A HOME BUYER'S GLOSSARY

- ✓ **Pre-Approval Letter** – a letter from a mortgage lender indicating that a buyer is approved for a mortgage of a specific amount. It also shows a home seller that you're a serious buyer.
- ✓ **Principal** – the amount of money borrowed from a lender to buy a home, or the amount of the loan that has not yet been repaid. Does not include the interest paid to borrow.
- ✓ **Purchase Offer** – a detailed, written document which makes an offer to purchase a property, and which may be amended several times in the process of negotiations. When signed by all parties involved in the sale, the purchase offer becomes a legally-binding sales agreement.*
- ✓ **Title** – the right to, and the ownership of, property. A Title or Deed is sometimes used as proof of ownership of land. Clear title refers to a title that has no legal defects.
- ✓ **Title Insurance** – insurance policy that guarantees the accuracy of the title search and protects lenders and homeowners against legal problems with the title.
- ✓ **Truth-In-Lending Act (TILA)** – federal law that requires disclosure of a truth-in-lending statement for consumer loans. The statement includes a summary of the total cost of credit.
- ✓ **Title Search** – a historical review of all legal documents relating to ownership of a property to determine if there have been any flaws in prior transfers of ownership or if there are any claims or encumbrances on the title to the property.

* The purchase offer and contract procedures vary by region.



TO BUY OR NOT TO BUY

Considerations for first-time home buyers



Buying your first home is a major step.

There's a lot you need to know to make the right decisions – and also to avoid making the wrong ones. And that's particularly true in this current market.

The good news is that when you know what you're doing, and particularly when you're working with a highly-experienced real estate professional who does, this market offers fantastic opportunities to get a great home at a great price.



Owning versus renting

Without question, owning a home comes with risks and responsibilities that you don't have to worry about when you rent. These include things like a mortgage, property taxes, homeowner's insurance, maintenance and repairs, to name a few.

However, financial advisors, and homeowners themselves insist there are far more advantages to owning:

- ✔ It's been shown over time that you'll generally lose money by renting instead of owning your own home. Why not build up equity in a home instead of paying your landlord's mortgage?
- ✔ Although there are periodic market drops, historically, owning a home has been a prime financial investment.
- ✔ You can take advantage of many ongoing tax benefits, like deducting the interest on your mortgage and property taxes from your income tax.



TO BUY OR NOT TO BUY

Considerations for first-time home buyers

- ✓ Owning a home isn't just a smart financial investment; it's also an investment in a higher quality of life – particularly if you have a family or if you're planning one.
- ✓ There is a special kind of pride in the ownership and upkeep of a home that you won't get with renting.

Simply put, it just feels good to own your own home. You can decorate it any way you like, renovate or build additions or personalize your landscaping. It's your home.

Do you qualify to own?

To find out: go to your bank or another lending institution and allow them to perform a credit check and analyze your financial situation.

You may be surprised to learn that there are many renters who financially qualify to own their own homes, but don't realize it. Are you in this category? It would be a shame if you wanted to own your own home, but didn't know you could.

Also, keep in mind you may be eligible for loans insured by the Veterans Administration (VA) or the Federal Housing Administration (FHA).



TO BUY OR NOT TO BUY

Considerations for first-time home buyers

Is it a good time to buy?

Generally speaking, if you're financially qualified, your timing couldn't be better. In fact, few markets have ever offered the opportunities that currently exist for first-time home buyers, because:

- ✔ Home prices are still trending at bargain prices in many markets
- ✔ Interest rates are still historically low which means you can lock-in a single digit interest rate for 30 years
- ✔ Foreclosures and short sales can still be found in many markets which means a discount on already low market rate prices
- ✔ New home inventory is starting to pick up providing some buyers with the option to customize finishes and be the first to call that location home

The bottom line is that if you are currently renting but really want to own a home, this is a terrific time to buy. Speak with a knowledgeable, experienced real estate professional about your options. They will be able to assist you with getting the best financial support you qualify for, and you'll also get the scoop on many great real estate opportunities you might otherwise miss.

FYI - The legwork that a real estate professional does to help you find, finance, and purchase a home generally won't cost you a penny. The seller pays for it all!

The information above is based on market conditions at time of this printing. Information is not to be relied upon. Please consult a real estate professional.



THE LOAN PROCESS

Financing your home purchase



It's rare to be able to pay all cash for your home. So, for most of us, finding the right lender and mortgage product is critical to buying.

There are many types of lending institutions, offering a wide range of loans and special programs. It's wise to diligently research your options and shop around for a mortgage with the same care as when looking for a home.

Steps to secure the best mortgage for your needs.

Educate yourself about your options

Unfortunately, many people are suffering the consequences of having made poor – and perhaps ill-advised – mortgage decisions. That's why it's crucial for you to learn as much as you can about your mortgage options.

There are a host of loan types and programs available through thousands of banks, finance companies, credit unions, and other assorted lenders. Also, there are equally as many sources of information about mortgages. Websites like realtor.com®, books, news articles, seminars, mortgage brokers, lenders, and knowledgeable real estate professionals can all help you wisely navigate your way through the labyrinth of financing possibilities, so make use of them. And be sure to get a few opinions.

In short, do your homework before you put your name on the line, because what you don't know could hurt you.



THE LOAN PROCESS

Financing your home purchase

Sincerely examine your financial situation

Along with educating yourself about your loan options, you should ask yourself how much mortgage and down payment you could really afford. Make yourself accountable. What might you be giving up – not just every month, and also perhaps 20 years down the road – by extending yourself further? Maybe taking on a larger mortgage will pay off greatly as an investment, maybe it won't. Be sure to weigh the risks and opportunity costs.

Along these lines, realtor.com® provides you with a variety of loan calculators that will help you determine what your regular payments will likely be based on your projected down payment, the loan principal, the interest rate, the mortgage term, and so on.

One other point to note is that some lenders will qualify you for the maximum they're willing to lend which may be more than you can truly afford. Additionally, be sure to factor all related taxes, insurance, improvements, homeowner fees and all other potential costs into the equation. Make a list of your monthly expenses, and project your financial commitments during the life of the mortgage. This will provide a realistic figure of what you can afford.

When shopping for a loan you should consider two main sources: direct lenders and mortgage brokers. Direct lenders have the money and make the decisions, but have a limited number of in-house products to offer. Brokers are intermediaries who charge a fee, and can provide you with loan options from many sources, which can often save you money overall. In this case, you might consult your real estate professional as they often have beneficial connections.



THE LOAN PROCESS

Financing your home purchase

Your basic mortgage options

Generally, there are two ways to go: a fixed-rate mortgage with an interest rate that remains the same for the life of the loan, or an adjustable-rate mortgage (ARM) with a rate that adjusts up or down, depending upon economic trends.

The advantages of a fixed-rate mortgage – particularly if you lock in at a low rate – are that they protect you against the risk of rising interest rates, and their stability can also make it easier for you to plan and budget your short and long-term expenses. Their down side is that they generally have higher rates than ARMs at any given time, and by locking in you run the risk of being trapped at a relatively high rate if interest rates fall.

Another consideration with a fixed-rate mortgage is the term. Shorter-term mortgages, like a 15-year, have lower rates than a 30-year. The shorter term and lower rate mean that you'll pay less interest over the life of the loan, although your monthly payments will generally be higher.

In contrast, an adjustable-rate mortgage's (ARM) rate is commonly based on the U.S. Treasury index for a one-year Treasury bill, although it may also be geared to other indexes. Generally, lenders add 2-4% to the index rate to get their ARM rate. Initially, the rate is lower than the fixed rate by a quarter point to two points or more. This rate will periodically adjust within set limits or "caps" that are specified by the terms of the loan.

Finally, it must be reiterated that the loan you ultimately qualify for will depend on your credit status. The best rates and terms are only available to those with solid credit so, if possible, pay off your credit cards and make all other bill payments in full and on time.



THE LOAN PROCESS

Financing your home purchase

Apply for a mortgage

Once you've reached a pending agreement with a seller to buy a home you'll have all the details you need to formally apply for a mortgage.

When you meet with your chosen lender to complete the application you'll need to provide information – if you didn't during the pre-approval process – about your household income, job tenure and stability, assets and existing debt, and regular expenses. This may take the form of pay stubs, bank and investment statements, tax returns and other documentation. The lender will also check your credit status.

During the application process you'll discuss the different loan options and programs you qualify for, as well as finalize the size of your down payment. If you place less than 20% down, the lender may require the mortgage to be guaranteed by a third party such as the Veterans Administration (VA), the Federal Housing Administration (FHA) or a private mortgage insurer (PMI).

As there are many important considerations and so much at stake, be sure to bring all of your questions to the table. This includes asking the lender to explain all terms of the mortgage.

You may find that having a trusted and knowledgeable real estate professional by your side to explain every aspect of the mortgage contract will increase your peace of mind.

Lastly, if you qualify for the loan you're seeking, the lender will often have the home you're buying professionally appraised to ensure that it's worth the purchase price.



SUCCESSFULLY NEGOTIATING THE DEAL



Negotiating the transaction is usually the most complex aspect of buying a home. It's also the stage requiring the most creativity.

That's why it's important to have an experienced and savvy real estate professional there with you – someone who has successfully worked through many different transaction scenarios.

The following are basic strategies for negotiating a good deal in today's market, all of which involve: presenting yourself as a serious buyer while, keeping your emotions in check; trying to understand and respect the priorities of the seller; being creative and, where necessary, willing to compromise to get the deal done.



Strike a balance – motivated but not too eager

For you, it all starts before you even make an offer, the first time you see that home you think might be THE ONE. It's important that you not give yourself away to the listing agent by getting overly excited about your "find". If anything, ask a few questions, maybe take a few notes, and let your real estate professional do most of the talking.

Ideally, aim for a balanced demeanor as a qualified, motivated buyer while, not appearing to be overly eager. You'll demonstrate that you're a serious buyer – the kind sellers look for – at the time you make the offer, particularly if you:

- ✓ Have already sold your present home or make it clear that you're not dependent upon selling in order to buy
- ✓ Make an all-cash offer or show that you've been pre-approved
- ✓ Provide an attractive "earnest" deposit with the offer
- ✓ Make an offer that still gives you room to negotiate your price



SUCCESSFULLY NEGOTIATING THE DEAL

Not only will this approach show that you're qualified and motivated, it will place you in a stronger negotiating position overall. The sellers won't want to lose you and will be more inclined to reduce their price a little and/or make some concessions with respect to terms.

Understand and respect the seller's priorities







If, through the negotiations, you can find out more about the seller's situation and priorities you'll improve your position, and be able to resolve any obstacles more creatively and sensitively.

To illustrate, if a seller is adamant about the sale price they might be more flexible about taking care of a few repairs or part of the transaction costs. Or if they need a certain closing date, you might be able to get them to concede some other terms. There is no "one size fits all" approach to negotiating. In general, the more you know about the seller's priorities, the more you'll be able to work with them in order to achieve your own.

Look beyond the price

While a home's sale price is typically the focus of negotiations, often sellers will have needs such that the terms of purchase can significantly influence the final deal. Additionally, it is in relation to the terms – which can represent thousands of dollars in value – where you can get most creative when it comes to resolving the obstacles to transacting.

Some elements in the purchase agreement that you might put on the table for discussion include:

-  An all-cash offer by you
-  The amount of earnest money deposit you provide
-  Closing and possession dates
-  Inclusion of furniture, fixtures, etc., not considered part of the property
-  Payment for repairs required by your lender
-  Payment of taxes, utilities and rents



SUCCESSFULLY NEGOTIATING THE DEAL

- ✓ Payment of title search and insurance
- ✓ Payment of survey, transfer taxes and recording fees
- ✓ Payment of general and termite inspections
- ✓ Payment of attorney's fees

The key is to get all terms of purchase in writing within the agreement. These terms should then be carefully reviewed and clearly understood by both you and the seller so that the negotiations move forward.

Is it really THE ONE? If so, make it so.

If you're really interested in buying the home you're negotiating over – if it really is THE ONE – you may be willing to make some compromises to make the deal happen. If that's not the case, then you should listen to your heart and consider looking for another home – it just might be out there waiting for you . . .

There are a few basic principles of successful negotiation to consider if you're committed to completing your purchase:

- ✓ Remember your priorities and respect the seller's – don't let small things get in the way of your better judgment
- ✓ If necessary, defer until later – if small issues do get in the way in the midst of big ones, focus on and consolidate your agreement on the big issues and come back to the small ones later
- ✓ Remember the big picture - if there are disagreements about relatively small expenses, split the difference and smile

The reality is that most negotiations proceed without too much difficulty. In the event that there are problems, but you're still committed to buying the home, remember - Where there's a will there's a way.



WORKING WITH A REAL ESTATE PROFESSIONAL



Many real estate professionals are buyer specialists focused on helping you successfully land and finance your dream home.

One benefit of using their services is gaining the inside track on listings right when they come on the market – in fact, sometimes even before they're on the market. And that's just the beginning.



Buyer specialists will:

- ✔ Educate you about Buyer Agency, outlining their professional responsibilities to you, including complete Disclosure, Loyalty, Confidentiality, Obedience and Accountability
- ✔ Help you explore your financing options and, if required, refer you to the right mortgage professionals to help you make the best possible decision
- ✔ Save you time by regularly searching the market for affordable homes that meet your criteria
- ✔ Email your desired home requirements to top producing agents in the area so they know they have a qualified purchaser
- ✔ View homes with you and provide comparative analysis. They can also refer you to expert home inspectors that will provide more in-depth analysis and advice
- ✔ Provide consultation in relation to your written offer to purchase a home, with all terms approved by you



WORKING WITH A REAL ESTATE PROFESSIONAL

- ✔ Negotiate the best possible price and terms for you and take care of all the documentation details
- ✔ Keep you fully informed about all activities leading to the transaction closing
- ✔ Assist you, if necessary, in finding any home-related services you need

The bottom line is – you will receive comprehensive, high-quality buyer's service.

Be sure to take advantage of the knowledge, experience and expertise of a real estate professional.



HOME SEARCH WORKSHEET

Main requirements

Price range: _____	Lot size: _____
Area: _____	Square footage: _____
Detached/Attached: _____	Number of bedrooms: _____
House style(s): _____	Number of bathrooms: _____
Age of property: _____	Garage: _____

Specific features

(e.g., waterfront, view, large lot, pool, fireplace, basement, garage size, built-in vacuum, distance to school, additional room preferences, etc.):

Additional comments

