



YOUR GUIDE TO BUYING A HOME

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It is All About You

I have built my real estate business around one guiding principle: It is all about you.

Your needs

Your dreams

Your concerns

Your questions

Your finances

Your time

Your life

My focus is on your complete satisfaction. I work to get the job done, so you will want to tell your friends and associates about it. Maybe that's why more than 50 percent of my business comes from repeat customers and referrals.

Good service speaks for itself. I am looking forward to the opportunity to earn your referrals too!

Your Home Search

I love helping buyers find their dream home. That is why I work with each client individually, taking the time to understand their unique lifestyles, needs, and wishes. It is about more than a certain number of bedrooms or a particular ZIP code. It is about your life, and it is important to me.

When you work with me, you get:

I have the systems in place to streamline the home-buying process for you. As part of my service, I will commit to helping you with your home search by:

- Personally, touring homes and neighborhoods with you.
- Keeping you informed of new homes on the market.
- Searching for homes online and offline.
- Providing you with a competitive market analysis before putting in an offer.
- Working with you until we find the right home for you.

Your Home Wish List

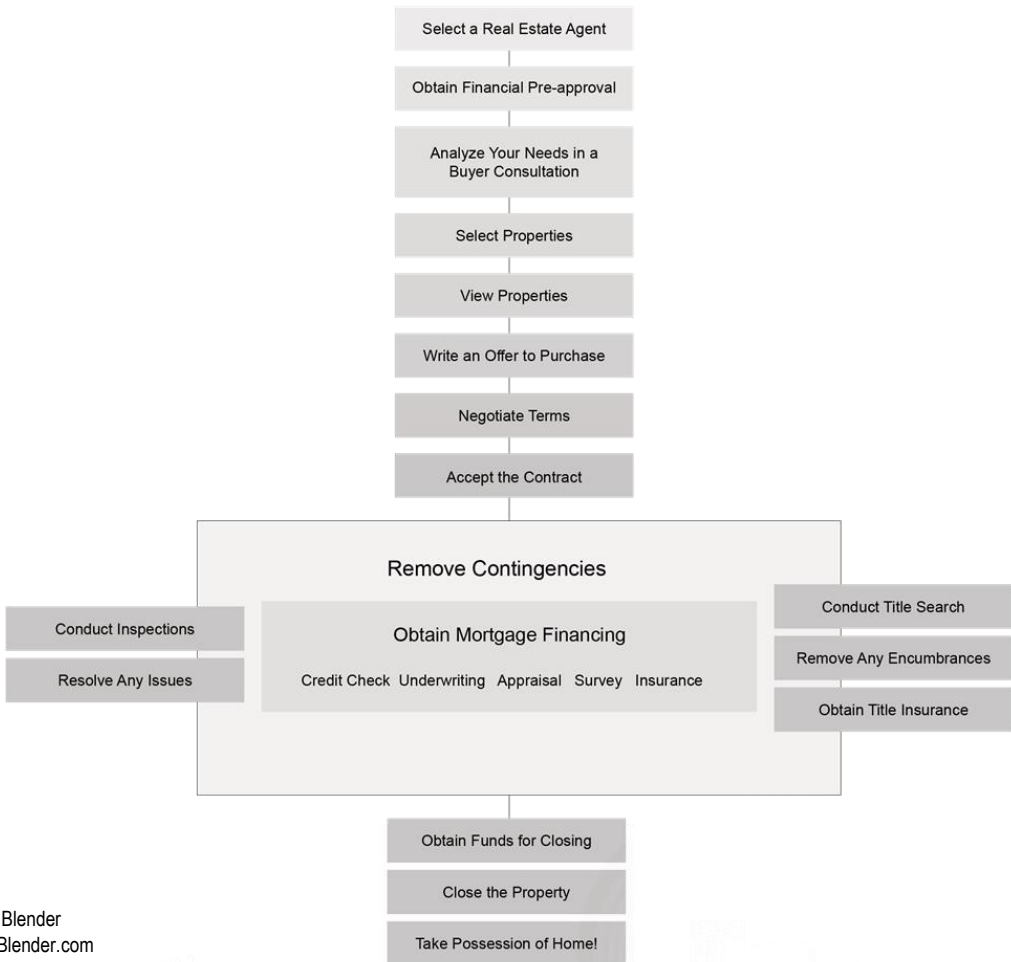
What Are Your Top Five “Must Have’s” You're Looking for in a New Home?

- 1.
- 2.
- 3.
- 4.
- 5.

What Are Your Top Five “I Want” that You're Looking for in a New Home?

- 1.
- 2.
- 3.
- 4.
- 5.

The Home Buying Process



The Mortgage and Loan Process

Funding Your Home Purchase

Why Get Pre-Approved?

Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

1. Financial pre-approval

- Application and interview
- Buyer provides pertinent documentation, including verification of employment.
- Credit report is requested.

2. Underwriting

- We submit the loan package to an underwriter for approval.

3. Loan approval

- All parties are notified of approval.
- Loan documents are completed and sent to the title company.

4. Title company

- Title exam, insurance, and title survey conducted.
- Borrowers come in for final signatures.

5. Funding

- Lender reviews the loan package.
- The Funds are transferred by wire.

Making an Offer

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 several factors, including its condition, length of time on the market, buyer activity, and the seller's urgency. While some buyers want to make a low offer to see if the seller accepts, this often is not a wise choice because the seller may be insulted and decide not to negotiate.

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 usually a matter of negotiation.

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:

- Accept the offer.
- Reject the offer.
- Counter the offer with changes.

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

When they present a counteroffer, 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.

Closing 101

Prepare for It

The 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:

- A certified check for closing costs and down payment. Make the check payable to yourself; you will then endorse it to the title company at closing.
- An insurance binder and paid receipt
- Photo IDs
- Social Security numbers
- Addresses for the past ten years.

Own It

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

Delivery of the buyer's funds

The buyer's funds are the check or wire funds provided by your lender in the loan amount.

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.

The deed will be taken and recorded at the county clerk's office at the end of closing. It will be sent to you after processing.

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 Blender 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 is 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 decide. 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 and those provided by the builder at no additional cost.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their homes without agent representation are usually doing so in the hopes of saving the commission. If you see an 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.

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

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

Once my offer is accepted, what should I do?

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 HUD statement, which will indicate the amount you will need to bring to closing.

If you have more questions do not hesitate to reach out!