

# Buyer's Guide

Compliments of:

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Keller Williams Gainesville Realty

# Buying a Home

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# It's all about you

Our real estate business has been built around one guiding principle:

## **It's all about you!**

- *Your needs*
- *Your dreams*
- *Your concerns*
- *Your questions*
- *Your finances*
- *Your time*
- *Your life*

Our focus is on your complete satisfaction. In fact, we work to get the job done so well, you will want to tell your friends and associates about it. Maybe that's why over 60% of our business comes from repeat customers and referrals.

Good service speaks for itself.

We look forward to the opportunity to earn your business too.

# The home buying process

There are a lot of details to be handled when purchasing a home.

This overview is designed to summarize the various steps along the path of qualifying, finding and buying a home. It is our job to streamline the steps for you, ensuring everything is completed according to plan.

In addition to this summary, we have included additional information and worksheets to make sure we find the right home, negotiate the best price and terms, and take care of all the details.



# The home buying process

1. Consultation to analyze your specific needs and wishes
2. Financial pre-qualification or pre-approval
3. Select and view properties
4. Write an offer to purchase
5. Negotiate the purchase offer
6. Final mortgage application
7. Underwriting and Loan approval
8. Title company and Closing
9. Moving

# Your lifestyle interview

A home is about more than the number of bedrooms or bathrooms. It's about how you feel when you're in it. To really pinpoint the type of home you're looking for, consider the following questions:

1. What makes you comfortable in your current home?  
Is there anything in particular you'd like to duplicate?
2. What is your primary reason for searching for a new home?
3. Do you have children? What are their ages, interests and activities?
4. Do you entertain a lot?  
What areas of your home will you primarily use to entertain?
5. How long do you expect to live in the home?
6. Do you have any pets that stay in the house or outside?
7. Would you consider yourself to be more casual or formal?
8. When you imagine your dream home, what do you see? What images come to mind? If I could find your perfect home, what would it be like?

# The home wish list

Creating a list of the desired features and amenities for your new home will help us target the properties that meet your criteria. Please consider the following and record any notes or preferences:

1. House style
2. Number of bedrooms
3. Number of bathrooms
4. Living room
5. Dining room
6. Family room
7. Fireplace
8. Home office
9. Kitchen
10. Basement
11. Garage
12. Lot size
13. Pool
14. Age of property
15. View
16. Fencing

# The neighborhood of your dreams

More than just the home, it's important to think about the type of neighborhood that is right for you. Please consider the following and record any notes or preferences:

1. Areas you would enjoy
2. Specific streets you like
3. School district(s) you prefer
4. Your work location(s)
5. Your favorite shops/conveniences
6. Recreational facilities you enjoy
7. Any additional items to consider when selecting our target neighborhoods

# The mortgage and loan process

## Funding your home purchase

### 1. Financial pre-qualification or pre-approval

- Application & interview
- Buyer provides pertinent documentation, including verification of employment
- Credit report is requested
- Appraisal scheduled for current home owned, if any

### 2. Underwriting

- Loan package is submitted to underwriter for approval

### 3. Loan Approval

- Loan documents are completed and sent to title company

### 4. Title Company

- Title exam, insurance, and survey

### 5. Funding

- Lender review loan package
- Funds wire transferred

## Why pre-qualify?

We recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

# Your home search

We love helping buyers find their dream home. That's why we work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. This is about your life. And it's important to us.

When you work with us, you get:

- **A knowledgeable and professional team of REALTORS®**
- **Committed allies to negotiate on your behalf**
- **The backing of a trusted company, Keller Williams Realty**

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

- Previewing homes in advance on your behalf
- Personally touring homes and neighborhoods with you
- Keeping you informed of new homes on the market
- Helping you preview homes on the Internet
- Advising you of other homes that have sold and for how much
- Working with you until we find the home of your dreams

# 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 a number of factors, including its condition, length of time on market, buyer activity, and the urgency of the seller.

## **The Move-in Date**

If you can be flexible on the possession date, the seller may favor your offer.

## **Additional Property**

Often the seller plans on leaving major appliances in the home, however, which items stay or go is often a matter of negotiation.

# Making an offer

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 counter offer. In these cases, our experience and negotiating skills become powerful in representing your best interests.

When a counter offer is presented, we will work together to review each specific area of the counter offer, 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

## **Prepare for it**

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 10 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 buyers funds**

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

### **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.

# Moving checklist

- New Telephone Number
- New Address

Before you move, you should contact the following companies and service providers:

**Utilities:**  Electric  Telephone  Water  Cable  Gas

**Professional Services:**  Broker  Accountant  Doctor  Dentist  Lawyer

**Government:**  IRS  Post Office  Schools  State Licensing  VA

**Clubs:**  Health & Fitness  Country Club

**Insurance Companies:**  Accidental  Auto  Health  Home  Life

**Business Accounts:**  Banks  Cell Phone  Finance Companies  Credit Cards

**Subscriptions:**  Magazines  Newspapers

**Miscellaneous:**  Business Associates  House of Worship  Drug Store

# Above and beyond



To us, providing exceptional service involves more than just accomplishing your real estate goals. It requires taking the next logical step helping you through the details after you officially own your home.

We have worked with several service providers during our years in business. Please let us know what you need and we will put you in touch with the right people.

We can even get you a discount at several stores, including Lowes!

At Keller Williams, we believe in "Clients for Life."

# About Allison



- Licensed Florida REALTOR®
- Gainesville resident since August 2006
- Active member:
  - NAR – National Association of REALTORS
  - FAR – Florida Association of REALTORS
  - GACAR – Gainesville and Alachua County Association of REALTORS
- [www.facebook.com/allisonables](http://www.facebook.com/allisonables)
- [www.allisonables.com](http://www.allisonables.com)

# Why Keller Williams Realty

There is a reason more and more agents are making the change to Keller Williams Realty. Here's why it matters to you:

## ***Knowledge***

Powerful curriculum through Keller Williams University keeps us ahead of trends, tools and advancements in the real estate industry.

## ***Teamwork***

Unlike other real estate companies, Keller Williams Realty was designed to reward agents for working together, to serve clients better.

## ***Reliability***

Keller Williams Realty was founded on the principles of trust and honesty, emphasizing the importance of having the integrity to do the right thing and always putting the customer's needs first.

## ***Success***

Keller Williams Realty is the fastest growing real estate company in North America. When you offer a superior level of service, the word spreads fast.

As part of the Keller Williams Realty team, we look forward to providing you with a phenomenal real estate experience!

# Contact us

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