WELCOME TO YOUR HOMEBUYER GUIDE

THIS GUIDE BELONGS TO:

Congratulations, you've taken the first step and decided to buy a home! Use this guide to keep track of the home buying process from start to finish, all in one spot. There is a place for you to write down your mortgage information and house specifications throughout your search. You will also find a closing and moving section with useful tips and a real estate glossary. This guide includes room for notes throughout and a special section for your new home.

As you follow the tips, guides and information, you will chart a personalized map that will help you find, purchase, and fall in love with a home that meets your needs and preferences.



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• THE HOME BUYING PROCESS •

Buying a house requires time and effort. The following 10 steps can help you make the best decisions possible.

Step 1: Find the Right Lender & Real Estate Agent

Lenders and real estate agents are important partners when buying a home. Ask your friends and family for referrals to lenders who gave them good, professional service and helped them find the most competitive loans.

Real estate agents can provide you with helpful information on the current housing market and are a great resource throughout the home buying process.

Step 2: Get Approved for Your Mortgage

Before you start looking for a home, you need to know how much you can spend. To get approved, you will need to provide some financial information to your mortgage lender, such as your income. Your lender will review this information and tell you how much they can lend you.

Step 3: Research

Magazines, newspapers and websites are a great place to start your research. Don't forget about neighborhoods, schools, parks and other parts of a home that are important to you.

Step 4: Shop for Your Home and Make an Offer

While touring homes in your price range, make sure to take notes on the details and neighborhood of each house. Once you find the right home, work with your real estate agent to negotiate an offer. Once an agreement is made, the house will go into escrow.

Step 5: Get a Home Inspection

Talk to your real estate agent about whether or not your offer is contingent on a home inspection. Home inspections provide an in-depth analysis that can potentially find not just current needed repairs but also things that may become a problem down the road.

Step 6: Select Your Loan

Selecting a loan can be a very personal decision. Having the lowest interest rate, monthly payment or the shortest term may be a priority. You'll work closely with your lender to select the loan that meets your needs and priorities.

Step 7: Have the Home Appraised

Your lender will arrange for an appraiser to provide an independent estimate of the value of the house you are buying. The appraisal will let all the parties involved know the price value of the home.

Step 8: Coordinate the Paperwork

There can be a lot of paperwork when buying a home. Your lender and real estate agent will work with a title company or real estate attorney to handle all of the paperwork.

Step 9: Close the Sale

At closing or a few days prior, you will sign all of the paperwork required to complete the purchase, including your loan documents. It may take a couple of days for your loan to be funded after the paperwork is returned to your lender.

Step 10: Celebrate

Once the paperwork is processed, it's time get your keys and celebrate your new home!

QUESTIONS AND NOTES

Questions for My Lender:	

	s for My R	eal Estate	Agent:	
Notes & R	eminders			

New home, new adventure, new memories.

MY MORTGAGE

This section is for all your notes about your mortgage, conversations about your loan, closing costs notes, to-do's for your loan, etc.

HOME LOAN APPLICATION CHECKLIST

Below is a small checklist of some of the items that may be requested during the home loan application process.

	Identity Verification
	Income Verification
	Credit Verification
	Tax Documents
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TOP 5 HOME LOAN TIPS

Here are some tips to help make finding the right home loan as easy as possible.

Tip #1 – Start Saving for a Down Payment

Talk to your lender about down payment options.

Tip #2 – Get Your Financial Documents in Order

Be sure to ask your lender what documents they will need in order to process your application.

Tip #3 - Utilize a Mortgage Calculator

Mortgage calculators are easy to use and can give you a great overview of what your monthly payment may look like.

Tip #4 - Compare Loan Options

Ask your lender to explain the pros and cons in each of your loan options. All mortgages are not created equal.

Tip # 5 – Don't Mess up Your Credit During the Loan Processing

Before your loan closes, your lender may pull your credit a second time to see if anything has changed. During this time, be careful not to do anything that would bring down your credit score.

LOAN OPTION #1 LOAN OPTION #2

Purchase Price:	Purchase Price:
Taxes:	Taxes:
Interest Rate:	Interest Rate:
Fees:	Fees:
Points:	Points:
Down Payment:	Down Payment:
Terms:	Terms:
Insurance:	Insurance:
Pros:	Pros:
Cons:	Cons:
Overall Score:	Overall Score:
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LOAN OPTION #3 LOAN OPTION #4

Purchase Price:	Purchase Price:
Taxes:	Taxes:
Interest Rate:	Interest Rate:
Fees:	Fees:
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Points:	Points:
Down Payment:	Down Payment:
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DON'T - just get pre-qualified for a mortgage, get pre-approved.

Notes & Reminders:

DO - house hunt with a Pro.

Notes & Reminders:	
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DON'T - max out credit cards, close accounts, consolidate debt or pay off collections without talking to your lender first.

Notes & Reminders:

 $\ensuremath{\mathbf{DO}}$ - stay with your current employer. Job history is important.

Notes & Reminders:

 $\mbox{\sc DON'T}$ - place untraceable funds into your bank account.

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DO - keep your spending in check. Stay current and make payments on time.

Notes & R	eminders:
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DON'T - make any big purchases over the next couple of months or apply for any new debt until after closing.

Notes & Reminders:

 $\ensuremath{\textbf{DO}}$ - keep good records of all your transactions for your loan.

"Where we love is home - home that our feet may leave, but not our hearts."

-Oliver Wendell Holmes, Sr.

■ THE HOME SEARCH ■

This section is for keeping track of the homes you want to see and to fill in details about the houses you go see with your Realtor. Take notes or just plain cross out the "no thank you" houses.

WHAT DOES YOUR FUTURE HOME LOOK LIKE?

☐ Price Range
□ # of Bedrooms
□ # of Bathrooms
□ Inside Square Footage
□ Lot Size
□ Garage
□ Neighborhood

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Notes	s & Reminders:

ASK MY REAL ESTATE AGENT ABOUT:

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ML #:	
Date of Visit:	
Square Footage:	
# of Bedrooms:	_ # of Bathrooms:
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FOR THE HOUSES I SEE IN-PERSON...

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	The Interior		The Lot / Exterior
	Family Room		Fenced Yard
	Separate Dining Room		Garage / Carport
	Eat-In Kitchen		Patio / Deck
	Formal Living Room		Pool
	Separate Den		Extra Parking
	Great Room		Nice View
	Laundry Room		
	Basement		
	Hardwood Floors		
	Wall-To-Wall Carpet	П	
	Ceramic Tile		
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Wall-To-Wall Carpet Ceramic Tile	
Fireplace Central Air Conditioning	Community Features
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"Home is the nicest word there is." -Laura Ingalls Wilder

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"Your home should tell the story of who you are and be a collection of what you love brought together under one roof." - Nate Berkus

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The beginning is always today.

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"If you don't go after what you want, you'll never have it."

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Date of Visit:	
Square Footage:	Taxes:
# of Bedrooms:	# of Bathrooms:
Overall Impression	$\Rightarrow \Rightarrow \Rightarrow \Rightarrow \Rightarrow$
Positive:	
Negative:	

Today is going to be awesome.

The Interior		The Lot / Exterior
Family Room Separate Dining Room Eat-In Kitchen Formal Living Room Separate Den Great Room Laundry Room Basement Hardwood Floors Wall-To-Wall Carpet		Fenced Yard Garage / Carport Patio / Deck Pool Extra Parking Nice View
Ceramic Tile Fireplace Central Air Conditioning	П	Community Features
Energy-Efficient Features		Close to Schools Close to Work Close to Childcare Close to Relatives / Friends Close to Parks Close to Hospitals Close to Public Transport. Gated Community Community Pool Tennis Courts Basketball Courts Golf Course

"There is something permanent, and something extremely profound, in owning a home." -Kenny Guinn

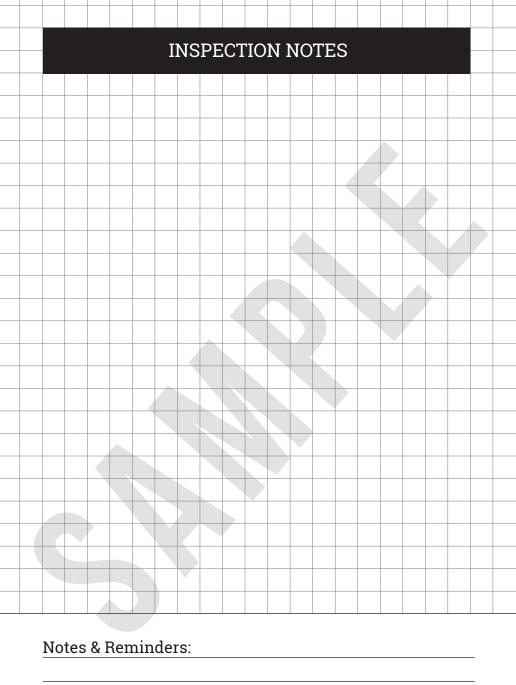
MY HOME

Use this section for inspection notes, paint colors and things to remember once you leave the house and don't see it again until closing.

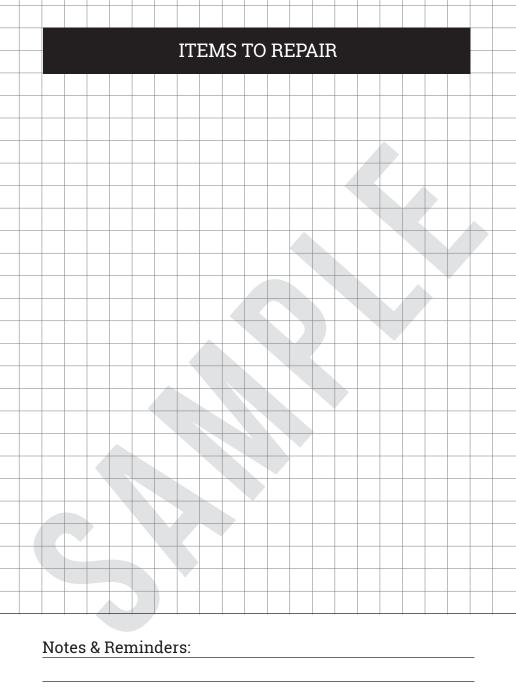
NEW HOME ADDRESS:

Mutual Acceptance Date:		
Closing Date:		
Possession Date:		
Purchase Price:		
Seller Paid Closing Costs:		
Earnest Amount: \$	Due Date:	
IMPORTANT TASKS:	DATES:	
☐ Home Inspection:		
☐ Repair Addendum:		
		
Appraisal:		
☐ Walk Thru:		

Notes & Reminders:

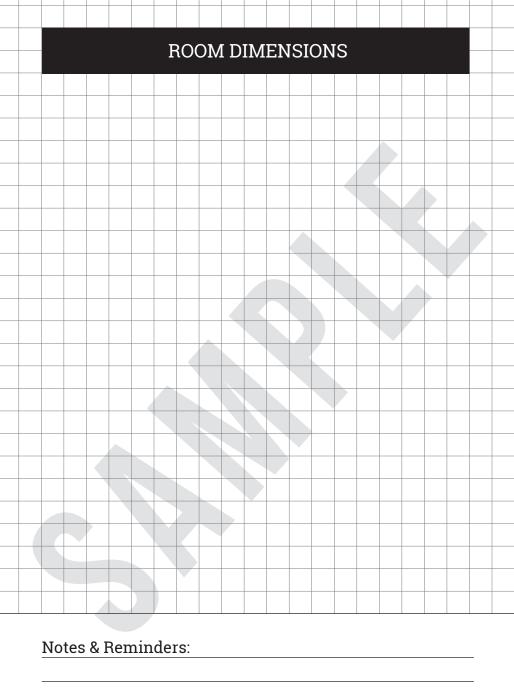


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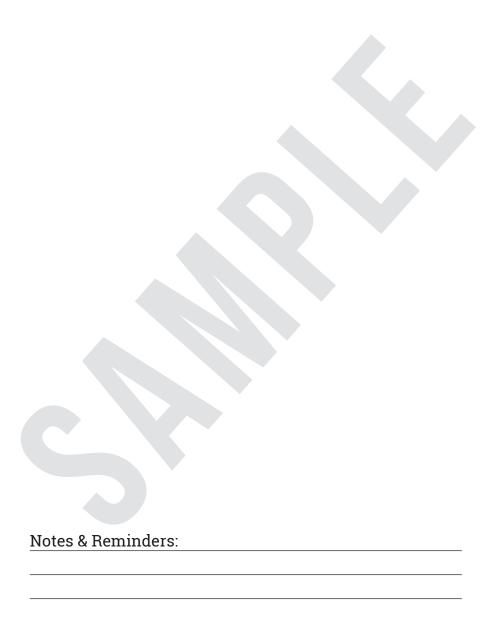
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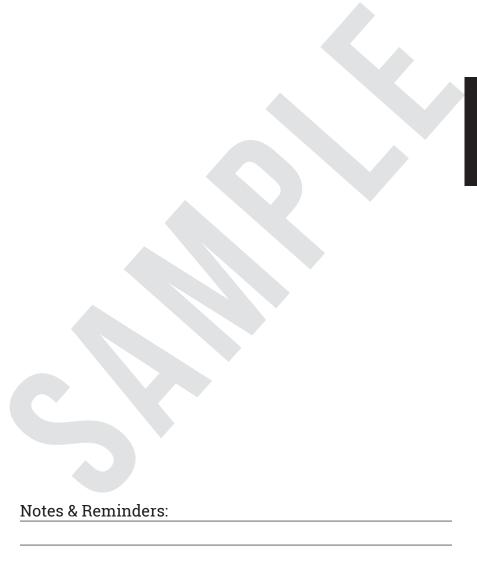
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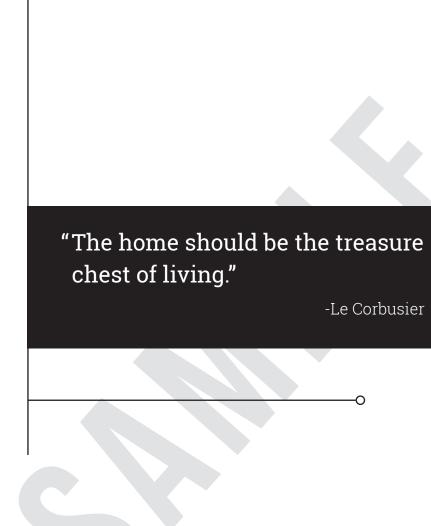
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Notes & Reminders:					







RESOURCES

Use this section to write down referrals for contractors, inspectors and anyone house-related that you may need.

Company:	
Website:	
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Notes & Reminders:	
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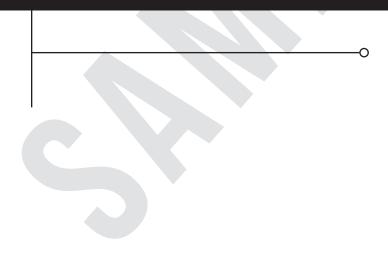
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"If you go anywhere, even paradise, you will miss your home."

-Malala Yousafzai



■ THE CLOSING ■

Now that you're in the final stretch, here are some tips to help you stay organized.

TOP 5 PRE-CLOSING TIPS

Tip #1

Ask your lender any last minute questions regarding the loan you chose.

Tip #2

Obtain homeowners insurance.

Tip#3

Schedule a walk-through with your real estate agent prior to closing. You will want to make sure that all contingencies were addressed, such as issues from the home inspection that might have needed to be repaired.

Tip #4

Ask your lender how you should bring your down payment to closing. Personal checks are typically not accepted.

Tip #5

Be sure to review your preliminary title report.

YOUR SIGNING APPOINTMENT

Closing Date:	
Signing Date:	
org.m.g bacet	
Time:	
Location:	
What to Bring:	
Notes & Reminders:	

"A house is not a home unless it contains food and fire for the mind as well as the body."

-Benjamin Franklin

TIME TO MOVE

Use this section to keep your move on track and prevent any important items from slipping through the cracks.

HOME MOVING CHECKLIST

This checklist helps you track the tasks involved with a move. If you have a question about a particular step in the process or need to add additional steps, write them in the notes and reminders space.

Prior to Moving Day:

☐ Decide if you will be handling your own packing and moving or hiring a professional service. ☐ Complete change-of-address forms. ☐ Arrange for any special care needed for children or pets on moving day. ☐ Coordinate with local trash company for bulk item pickups. ☐ Transfer prescriptions to a pharmacy closer to your new home. Register children at new schools if necessary. ☐ Contact all of your insurers and inform them of your move. ☐ Arrange for a cleaning crew to come in after you move. Arrange to turn off or change over: ☐ Phone (if you have a land-line) ☐ Cable/Satellite Service ☐ Electric] Sewage ☐ Garbage **1** Water

□ Gas

	· y
	Mark each box on the top and sides to indicate contents and the room in which they should be placed at your new home.
	Mark boxes that you want immediate access to at your new home.
	Keep possession of all valuables.
	Verify that utilities/services have been disconnected or transferred.
	Lock the doors and windows.
	Arrange for the old house keys and garage door opener to be provided to the new occupants.
	Leave your contact information with the new occupants so they can forward any mail, packages, etc., that are shipped to your old address.
Aí	iter Moving In:
	Update your contact information on your driver's license.
	Register to vote at your new address.
	Order new checks.
	Familiarize yourself with the locations of grocery and drug stores, hospitals, police and fire stations—any place you plan to visit frequently or may need to find in an emergency.
	Notify the following of your new address:
	☐ Accountant ☐ Dentist ☐ Insurance Providers ☐ Catalog Companies ☐ Medical Providers ☐ City, State, & Federal Government Agencies ☐ Credit Card Companies ☐ ☐ Union Companies

On Moving Day

Notes & Reminders:

GLOSSARY

Adjustable Rate Mortgage (ARM): A mortgage that provides for periodic changes in the interest rate, based on changing market conditions.

Amortize: To liquidate or extinguish (a mortgage, debt, or other obligation), especially by periodic payments to the creditor or to a sinking fund, to write off a cost of (an asset) gradually.

Annual Percentage Rate (APR): Annual percentage rate: the annual rate of interest; the total interest to be paid in a year divided by the balance due.

Appraisal: The act of estimating or judging the nature or value of something or someone. An estimate of value, as for sale, assessment, or taxation; valuation.

Closing: The final step in property purchase where the title is transferred from the seller to the buyer. At closing the seller receives payment for the property. Also known as settlement.

Closing Costs: Fees charged to a purchaser by a bank, lawyer, etc. For services related to a sale, a title search, an appraisal, etc. Any expenses over the purchase price of a house, land, etc., that is paid by the purchaser or seller at the completion of the sale.

Contingency: A clause in a purchase contract outlining conditions that must be fulfilled before the contract is executed. Both buyer and/ or seller may include contingencies in a contract, but both parties must accept the contingency.

Conventional Loan: A private sector loan, one that is not guaranteed or insured by the U.S. Government.

Deed: A writing or document executed under seal and delivered to effect a conveyance, especially of real estate.

Disclosures: The release of relevant information about a property that may influence the final sale, especially if it represents defects or problems. "Full disclosure" usually refers to the responsibility of the seller to voluntarily provide all known information about the property. A seller found to have knowingly lied about a defect may face legal penalties.

Earnest Money: Money given by a buyer to a seller to bind a contract.

Easement: A right held by one property owner to make use of the land of another for a limited purpose, as right of passage.

Escrow: A contract, deed, bond, or other written agreement deposited with a third person, by whom it is to be delivered to the grantee or promisee on the fulfillment of some condition.

Fannie Mae (FNMA): A federally-chartered enterprise owned by private stockholders that purchases residential mortgages and converts them into securities for sale to investors; by purchasing mortgages, Fannie Mae supplies funds that lenders may loan to potential home buyers.

Federal Housing Administration (FHA): Provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. FHA insures mortgages on single family and multifamily homes including manufactured homes and hospitals.

Fixed-Rate Mortgage: A home mortgage for which equal monthly payments of interest and principal are paid over the life of the loan, usually for a term of 30 years.

Freddie Mac: Federal Home Loan Mortgage Corporation (FHLM); a federally chartered corporation that purchases residential mortgages, secures them, and sells them to investors; this provides lenders with funds for new home buyers.

Lien: The legal claim of one person upon the property of another person to secure the payment of a debt or the satisfaction of an obligation.

Origination Fee: A fee charged by a lender for evaluating and processing a loan application, usually a percentage of the face value of the loan.

PITI: Principal, interest, taxes, and insurance.

Promissory Note: A written promise to pay a specified sum of money to a designated person or to his or her order, or to the bearer of the note, at a fixed time or on demand.

Rate Lock: A commitment by a lender to a borrower guaranteeing a specific interest rate over a period of time at a set cost.

Settlement Statement: The HUD-1 Settlement Statement is a standard form in use in the United States of America which is used to itemize services and fees charged to the borrower by the lender or broker when applying for a loan for the purpose of purchasing or refinancing real estate.

Title: In property law, a title is a bundle of rights in a piece of property in which a party may own either a legal interest or equitable interest. The rights in the bundle may be separated and held by different parties. It may also refer to a formal document, such as a deed, that serves as evidence of ownership.

Title insurance: Insurance protecting the owner or mortgagee of real estate from lawsuits or claims arising from a defective title.

Underwriting: The process of analyzing a loan application to determine the amount of risk involved in making the loan; it includes a review of the potential borrower's credit history and a judgment of the property value.

Definitions provided by Dictionary.com

Additional Terms:

"There is nothing like staying at home for real comfort."

-Jane Austen



JUST FOR YOU •

Use this section to draw, sketch, doodle or take notes.













