

BUYING

a home



THE ROAD TO

homeownership

The path to homeownership involves lots of steps which may seem overwhelming.

Whether it's your first time or even 5th time buying a home. This guide will help you on your journey & I will be with you every step of the way!

THE PROCESS

of buying a home

FIND A
TRUSTED
REALTOR

GET PRE-
APPROVED
FOR A LOAN

FINE TUNE
YOUR
BUDGET

START
LOOKING
AT HOMES

MAKE AN
OFFER

INSPECTION

APPRAISAL

CLOSING

YOU'RE A
HOMEOWNER!

WHY USE A

Realtor

- Market knowledge
- First to get information on upcoming listings
- Connections to great partners (title, inspectors, movers etc.)
- Negotiate on your behalf
- Your advocate throughout the entire process

BUT FIRST

get pre-approved

Once you have evaluated your financial situation, and have an idea of what you think you can afford, it's time to get pre-approved! Getting a mortgage pre-approval is critical before starting your home search. This will help determine if you qualify for financing and for how much. There may be programs available to assist you as well. Additional perks of getting pre-approved include:

- Sellers prefer to work with pre-approved buyers because you have shown you have the ability to obtain financing
- Shows you're more serious about buying a home
- Negotiating power

PRO TIP: When you apply for a mortgage have the following items ready to provide your lender:

- Two most recent pay stubs
- Summary of current debt (credit cards, loans, etc.)
- W-2s for the past two years
- Federal tax returns for the last two years
- Last two months bank statements



WANTS

vs. needs

It's time to imagine your ideal home! How many bedrooms? How many bathrooms? Is it located close to parks and recreation? The more details you provide your real estate agent, the easier it will be to find you your future home.

It's important to remember that some of your criteria may be a bit harder to find, or isn't realistic to stay comfortably in your budget. There may be some compromise that will have to occur. Maybe you can live without a sauna and the bowling alley in your home (as awesome as that sounds!). Focusing mainly on your NEEDS will be best, especially when you find yourself in a low inventory and competitive market.



WANTS	NEEDS
Open concept	Adequate sq ft. for comfortable living
Guest house	Sufficient bedrooms for your family
Waterfront property	Backyard space for your pet
Eat-in kitchen	Office space

Everyones wants and needs will differ. Think about what is most important to you for your future home.

THE FUN

begins

After you've calculated your budget and thought about your wants and needs in your future home you are ready to shop! This is when the fun really begins.

Pro Tip: Professional photography can do wonders. Properties in person don't always reflect what you may have seen online. That is part of the reason why sight unseen offers are not encouraged.

HOUSE HUNTING

checklist

Use this checklist to help you when touring homes. If you're seeing multiple properties on a day they start to blur together. Having notes will help you remember certain features and aspects about the listings you are seeing.

curb appeal

- Siding (condition): _____
- Lawn (condition): _____
- Fences (condition): _____
- Landscaping (condition): _____

interior

- Layout?: _____
- Exterior noise?: _____
- Flooring (condition)?: _____
- Windows (condition)?: _____

exterior

- | | | |
|--------------------------|--------------------------|--------------------------|
| Y | N | |
| <input type="checkbox"/> | <input type="checkbox"/> | Sagging roof line? |
| <input type="checkbox"/> | <input type="checkbox"/> | Visible cracks? |
| <input type="checkbox"/> | <input type="checkbox"/> | Signs of pest intrusion? |
| <input type="checkbox"/> | <input type="checkbox"/> | Garage? |
| <input type="checkbox"/> | <input type="checkbox"/> | Signs of damage? |

kitchen

- | | | |
|--------------------------|--------------------------|------------------------|
| Y | N | |
| <input type="checkbox"/> | <input type="checkbox"/> | Dishwasher? |
| <input type="checkbox"/> | <input type="checkbox"/> | Ample storage space? |
| <input type="checkbox"/> | <input type="checkbox"/> | Garbage disposal? |
| <input type="checkbox"/> | <input type="checkbox"/> | Good counter space? |
| <input type="checkbox"/> | <input type="checkbox"/> | Signs of water damage? |

rooms

- | | | |
|--------------------------|--------------------------|---------------------|
| Y | N | |
| <input type="checkbox"/> | <input type="checkbox"/> | Lighting? |
| <input type="checkbox"/> | <input type="checkbox"/> | Even floors? |
| <input type="checkbox"/> | <input type="checkbox"/> | Stains? |
| <input type="checkbox"/> | <input type="checkbox"/> | Need repainting? |
| <input type="checkbox"/> | <input type="checkbox"/> | Good sized closets? |

bathroom

- | | | |
|--------------------------|--------------------------|-----------------------|
| Y | N | |
| <input type="checkbox"/> | <input type="checkbox"/> | Storage space? |
| <input type="checkbox"/> | <input type="checkbox"/> | Signs of mold/mildew? |
| <input type="checkbox"/> | <input type="checkbox"/> | Stains? |
| <input type="checkbox"/> | <input type="checkbox"/> | Fan? |
| <input type="checkbox"/> | <input type="checkbox"/> | Leak free? |

MISC.

listing notes



MAKE AN

offer

Good things come to those who wait... except when putting an offer on a house. When you've found the perfect home, your real estate agent will help you decide on the terms of your offer to best position you for success. Negotiations may follow between you and the seller as you work toward an agreement. This is totally normal, and your agent will be there to guide you every step of the way.

YOUR OFFER IS

accepted

Congratulations! Once all parties accept, the offer becomes a legally binding contract. It's time to submit earnest money, have your loan finalized and have inspections done.

- Depending on the inspection results, repairs may be requested to be completed prior to closing.
- Title search will take place.
- Appraisal will be conducted. The appraisal report will let you know how much the appraiser finds the property to be valued at. If this comes in lower than the sale price, the contract will need to be renegotiated.
- Underwriting and Loan Approval. Once the appraisal process is complete, your lender will submit your file to underwriting. They review all aspects of your file.
- Underwriting will determine if your loan is approved.
- Schedule closing!

Once the inspection period is over, a lot of what happens is "behind the scenes." Your agent will be checking with your lender and title to be sure everything is on track for a successful closing.



THINGS TO AVOID

before closing

Even if you have initial approval on your mortgage, things can disrupt the process. There might be changes to disqualify you. If you have any concerns or questions always check in with your lender. Here are some things to avoid:

- Quit your job or change jobs
- Apply, co-sign, or add a new credit card
- Close credit accounts
- Deposit large amounts of money into your account
- Change banks
- Make large purchases that could affect your debt-to-income ratio



CLOSING

on your home

Your title company will let you know what you need to bring to closing. After all paperwork has been signed you will be handed the keys to your new home!

Congratulations, you are officially a home owner!

Q + A

Q. WHAT TYPES OF MORTGAGE PROGRAMS ARE THERE?

A. There are many types of mortgage options, choosing the right one for you is important. You will want to discuss with mortgage professional to see which is the best option for you.

- 15, 20, or 30-year Fixed Rate
- Adjustable Rate Mortgage (ARM)
- VA & FHA loans

Q. HOW LONG IS THE MORTGAGE PROCESS?

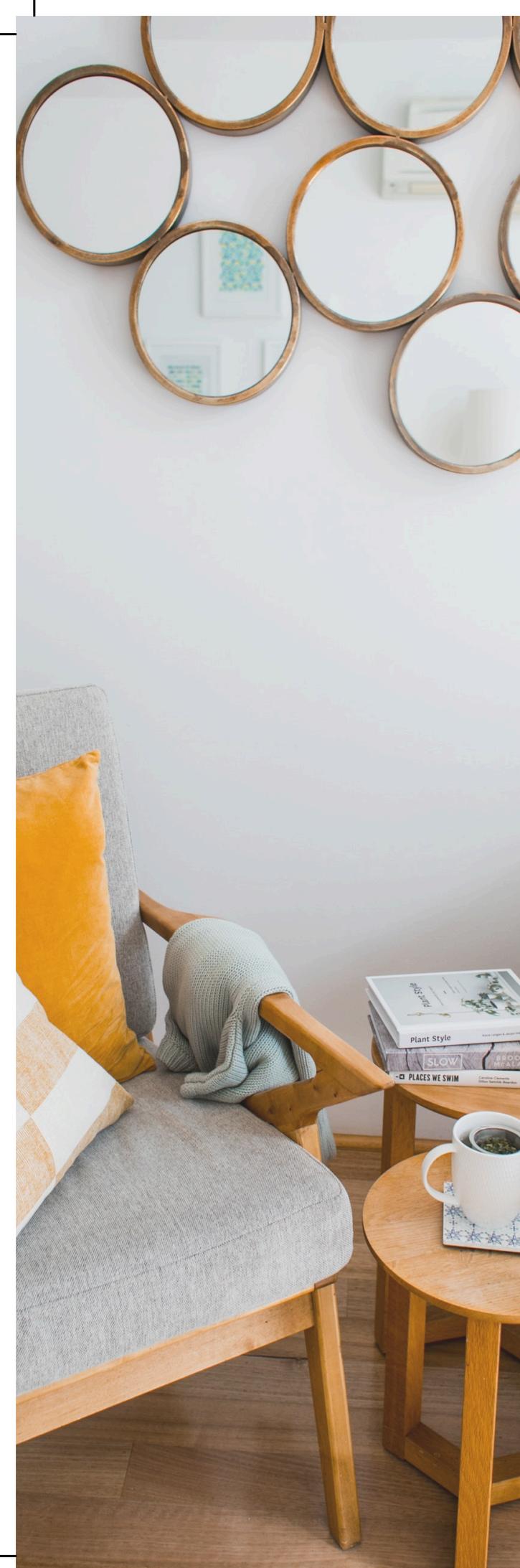
A. Typically 30-45 days. The time will depend on when the appraisal takes place, review financial statements, employment, credit information, and get through underwriting.

Q. WHAT ARE CLOSING COSTS?

A. Closing costs are fees and expenses you pay when you close on your home, beyond the down payment. The costs can run 3 to 5 percent of the loan amount and may include title insurance, attorney fees, appraisals, taxes and more.

Q. DO I REALLY NEED A REALTOR WHEN BUYING A HOME?

A. When buying a home, it's highly recommended you have a Realtor. A Realtor will represent your best interests when buying a home. Keep in mind, all Realtors are not the same. It's important to interview a few until you find someone you feel confident working with.



MOVING

checklist

4-8 WEEKS UNTIL THE MOVE

- Purge/donate unwanted items
- Gather moving supplies (boxes, tape, bubble wrap, labels)
- Research moving companies

3-4 WEEKS UNTIL THE MOVE

- Start packing
- Gather important documents

2 WEEKS UNTIL THE MOVE

- Transfer or cancel Internet, TV & utilities
- Submit change of address form with post office
- Change your address with the IRS and creditors
- Exchange your new address with family and friends
- Update insurance policies (home, auto, etc.)
- Change addresses for online shopping and services

1 WEEK UNTIL THE MOVE

- Create an essentials bag/box
- Confirm moving company
- Gather supplies for moving day
- Update drivers license

WEEK OF THE MOVE

- Deep clean!

MOVING DAY

- Supervise movers
- Start unpacking
- Relax
- Pop some champagne & celebrate!

Congratulations!

CLIENT

Testimonials



"Karina was amazing to work with and she was always available whenever we needed her. I would recommend her to anyone who is looking to buy a home. She's patient and caring. She listens to her clients and does everything in her power to make things happen. We were glad to have her on our side."

-Amy

"I had a great experience working with Karina! She was patient, kind, and answered all my questions. Highly recommend her for all your real estate needs."

-April



LET'S FIND

your dream home



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LOCATION

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