

# BUYING MADE SIMPLE

EASY STEPS THAT MAKE BUYING REAL ESTATE EASY(ER)

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## CHAPTER 1 – THE BEGINNING

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I always find lists very helpful. **MAKE A PRIORITY LIST** for each member of the household and what you want in your dream home - most important at the top. Spend a little time on this – read it until you **HAVE A CLEAR IDEA WHAT YOUR DREAM HOME IS.**

Just know there will be things that are different, or even opposite between you and your significant other. That's fine, it's always good to get to these discussions, or dare I say compromises, right at the start. It's never good when a couple have been house hunting for over a month only to find out that they've been searching for something completely different to what the other wants.

Know what you can do without - know what you CAN'T do without. **BE ON THE SAME PAGE WITH YOUR FAMILY BEFORE YOU EVEN START.** The list may change, and that's totally normal, but you're starting the whole process off ready to find the perfect home not just for you... but for your family.

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## CHAPTER 2 – WHAT'S MY BUDGET?

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I can't tell you how important it is **TO GET PRE-QUALIFIED** for a mortgage first. It's something that scares a lot of people - you have to dig up a ton of information, you have to share your personal financial details with a loan officer, and there is a fear OR a delusion of what you can afford.

Just keep this in mind...

- **YOU'RE GOING TO HAVE TO DO THIS ANYWAY.** May as well get it done first so it's out of the way.
- If you find your dream home and you want to put in an offer, **YOU HAVE TO SUBMIT A PRE-QUALIFICATION** with the offer.
  - Keep in mind: While you're taking the time to get pre-qualified, someone might put an offer in and snatch your house out from under you.

**GET PRE-QUALIFIED BEFORE YOU EVEN START YOUR SEARCH.**

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## CHAPTER 3 – WHY DO I NEED AN AGENT?

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It's very simple –

- **WE WORK FOR YOU.** Our code of ethics states that we **MUST** answer to you – not a boss, not a bank. It is our fiduciary duty to **SERVE YOU IN YOUR BEST INTERESTS**. Realtors often get labeled as a *salesperson*, and that couldn't be farther from the truth. Take a *car salesperson*; he only works for his boss to get you to pay the most for a car.
- In most cases, **YOU DON'T PAY OUR COMMISSION** - the seller does. They negotiate their commission with their agent and part of this is for the buyer's agent.

Take advantage of your very own expert who knows **HOW TO NEGOTIATE**, how to **MANAGE EVERY STEP OF THE TRANSACTION**, and how to **DEAL WITH PROBLEMS**: inspections, appraisals, and title searches. If you don't have an agent, no one else will do this for you.

- *Top Tip: Treat your agent's recommendations for loan officers, attorneys, and inspectors very seriously. Great agents have a great, and trusted team behind them and want you to benefit from this - remember we work for you.*

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## CHAPTER 4 – Searching, searching, searching

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Remember Chapter one? **PRIORITY LIST...** Now's the time to use it. After taking down all your information, you and your agent are now ready to **SEARCH AND VIEW PROPERTIES**.

- *Top Tip: Also, with an agent, you're not just limited to viewing OPEN HOUSES. An agent can take you to any home in the MLS most anytime that suits you. **YOU MIGHT JUST GET TO SEE A HOME BEFORE THE OPEN HOUSE AND BEAT THE COMPETITION.***

Most of the time, you'll find that property, place an offer, go through the transaction, and get your home!

Sometimes there might be a **FEW BUMPS IN THE ROAD**. For example...

- You can get outbid for a house. This is where your agent is invaluable. They must get all the information they can to make sure you have the most competitive offer.
- Or, you just can't find what you're looking for. Then you go back to your list, remind yourself what you wanted, and **KEEP GOING. YOUR HOME IS OUT THERE.**

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## CHAPTER 5 – MY OFFER'S BEEN ACCEPTED!

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Congratulations! **ALL THE OTHER BUYERS ARE OUT OF THE PICTURE!** The seller wants to do business with you and you alone - no one else. It's just you (*with your agent*) and the seller (*with his*). And it's good you have an agent of your own because...

**NOW IS WHEN THE REAL WORK HAPPENS.** This is what Zillow and Trulia don't tell you. Yes, they can help with your property search, BUT that is only a small part of the real estate transaction.

Cue: page turn...

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## CHAPTER 6 – INSPECTIONS, APPRAISALS, AND REPORTS – OH MY!

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**HOME INSPECTIONS, DISCLOSURE ISSUES, LIEN SEARCHES, APPRAISALS, CERTIFICATES OF OCCUPANCIES, TITLE REPORTS** may be a headache, and sometimes make the home-buying process a little bumpy BUT just remember this: **ALL OF THESE ARE THERE TO PROTECT THE BUYER.**

- If there is a cloud on the title – for example, someone who has a claim to the house other than the person you're buying from - you want to know about it.
- If there's a serious problem with the house that comes up in the inspection – environmentally, or structurally - you want to know. *(Note, I said serious. Ugly wallpaper in the kitchen may be a problem, but it's not a serious one).*

**THIS IS WHERE WE REALLY DO OUR JOB.** We guide you through this process, **AND MAKE SURE EVERYONE ELSE IS DOING THEIR JOB.**

That way, your only worries after closing will be, which room do you paint first, and what color is it going to be.

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## CHAPTER 7 – CLOSING

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When we get to this point, and everyone has done what they're suppose to do, it's **TIME FOR THE FINAL WALKTHROUGH**. Yet another requirement created **TO PROTECT THE BUYER**.

Before everything is signed, the buyer gets to go to the house to make sure everything agreed upon is still there – If the washer and dryer were suppose to stay, or if all the fixtures are still present.

- *A fun fact: everything that is attached to the property, for example a chandelier, is a fixture and transfers with the property UNLESS specified in the contract.*

Time for closing. Sit down with your agent, attorney, and title official and sign, sign, sign!

- *Helpful tip: be sure to **BRING YOUR PHOTO ID AND A BLANK CHECK** just in case. If you don't have these, the closing could be delayed.*

Get your keys. **YOU HAVE JUST BOUGHT YOUR NEW HOME!**



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## CHAPTER 8 – REALTOR FOR LIFE!

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Always remember, here at Better Homes and Gardens, once the transaction is over, that doesn't mean your Realtor's job is done. **IT'S JUST BEGINNING.**

We are local experts. Use our knowledge whenever you need it - Plumbers, builders, lawyers, township codes, school information, regulations, restaurants, parks, stores, contractors, councils... the list goes on and on with all that we can help you with.

Not only are we suppose to make your real estate transaction go as smooth and as enjoyable as possible, we are here to make sure **YOUR NEW LIFE** is just as enjoyable.

I hope all this was helpful and if you have any questions at all, **PLEASE CONTACT ME TODAY.**

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