



THE HOME BUYERS GUIDE

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REAL ESTATE BUILT AROUND PEOPLE

I know that having a handle on your wants, needs, and expectations early on ensures we're always working towards the same goal, *together*.

SECURING

A PRE-APPROVAL FOR YOUR HOME LOAN

The Pre-approval is the first step in the home searching process!

Ask us about our preferred lenders! Our team uses some of the best lender's in the industry to make your home buying purchase a quick and smooth process.

Once you're successfully pre-approved for a mortgage with a lender, you will appear to be a stronger buyer to sellers. When we submit an offer. As your agent I will include a written letter of your pre-approval to the sellers. This demonstrates you are indeed a serious and capable buyer.

WHAT TYPE OF LOAN IS BEST?

Just like any major purchase, it is usually worthwhile to shop around for the best deal. There are also many variables to consider to figure out what loan program would be best suited for your needs.

A local mortgage professional will offer you guidance in weighing the many different options. Your income, job history, credit rating and debt-to-income ratio can determine which programs are available to you.

I will offer to arrange a pre-approval meeting with an experienced mortgage consultant if you'd like assistance getting started.

SEARCHING FOR A HOME

Obtain Financial Pre-approval

Analyze Your Needs in a Buyer Consultation

Select Properties

View Properties

Write an Offer to Purchase

Negotiate Terms

Accept the Contract

Remove Contingencies

Conduct Inspections
Resolve Any Issues

Obtain Mortgage Financing

Title Search
Remove Encumbrances
Obtain Title Insurance

Credit | Underwriting | Appraisal | Survey | Insurance | Check

Obtain Funds for Closing

Close on Property

Take Possession of the Home!

THE HOME SEARCH PROCESS

SINGLE LEVEL HOME

Single level homes cost more to build and tend to sell at a high price.



TWO STORY HOME

Two story homes can be great for growing families and allow for separation and privacy.

TOWNHOMES

Townhomes usually have one adjoining wall and the HOA normally maintains them from the inside out.



CONDOS

Condos usually have nice amenities and are maintained from the inside out. Although, you should expect to pay higher monthly fees.

I'll analyze values of properties comparable to the home you'd like to purchase.

I'll also gather background information on the desired property such as - how long it has been on the market, pricing changes, or if it has gone through a previous listing period.

Using this information, I can assist you in determining a realistic, *yet attractive* offer price to entice the sellers.



LOCATION



MARKET



AGE



CONDITION



IMPROVEMENTS

PRESENTING AND NEGOTIATING

In most cases, a seller will not accept your initial offer outright. Typically a counter offer can include modifications to the purchase price, closing date, possession date and inclusions. Be prepared for negotiations to go back and forth until both parties agree to the terms. Additionally, in certain market conditions, you might also have to compete with other interested buyers with multiple offers.

As a buyer, you will be in a better negotiating position if:

ONE

You are not selling a home at the same time.

TWO

You have been pre-approved for a mortgage.

THREE

Your offer isn't loaded with other contingencies.

WRITING AN OFFER: FACTORS TO CONSIDER

- Purchase price
- Included & excluded items
- Earnest money
- Financing method
- Possession
- Seller disclosures
- Appraisal condition
- Financing condition
- Home warranty
- Due diligence deadline
- Finance & appraising deadline
- Closing deadline
- Response to offer deadline
- Move-in date

THE INSPECTION PROCESS

Once our offer is accepted and the transaction is officially in contract, the contingency period begins. A home inspection is an all-encompassing examination of the condition of the home, and is an instrumental step of the process.

■ Appliances

■ Plumbing

■ Electrical

■ Heating

■ A/C

■ Ventilation

■ Roof & Attic

■ Foundation

■ Structure



APPRAISAL

An appraisal is an estimate of the value of a property made by a qualified professional. Although the primary goal is to justify the lender's investment, the appraisal can also protect you from overpaying.

Your lender will typically hire the appraiser and charge you a fee for the service at the closing.

CLEARING THE TITLE

Title is the right to own, possess, use, control and dispose of property. When purchasing a home, you are actually buying the seller's title to the home.

Before the closing, a title search will be conducted for any problems that might prevent you from a clear title to the home.

You will also want to determine how you wish to hold title to the property - especially if you're buying with a spouse, a partner, family member, or colleague.



FINAL WALKTHROUGH

Together, we'll complete a final walkthrough to confirm the condition of the home prior to closing. We'll ensure any necessary repairs have been completed and the home is in the same condition you expected it to be.

CLOSING

THE FINAL STEP

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:

1. Your drivers license
2. A certified check for closing costs and down payment (your lender will provide you with the final amount for your certified funds).

Closing is the legal transfer of ownership of the home from seller to buyer.

This is a formal meeting where the following parties will generally be present:

- Closing officer
- Attorney(s) representing you or the seller
- Title company representative, who provides written evidence of the ownership of the home
- Home seller & seller's real estate agent
- Home buyer & buyer's real estate agent
- Lender

Your closing officer will coordinate the signing of documents and disbursement of funds, and you'll be given the keys to your new home!

HOME BUYER

RESOURCES

CABLE/INTERNET

Cable One	(208) 455-5555
Century Link	(800) 475-7526
Direct TV	(800) 360-2318
Dish Network	(866) 809-6790
Frontier	(855) 898-7648

UTILITIES

Idaho Power	(208) 388-2323
Intermountain Gas	(208) 377-6840

STORAGE UNITS

Boise

Central Self Storage	(208) 495-3457
Storage Express	(208) 495-3905

Eagle

StoragePLUS	(208) 402-6014
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Meridian

Central Self Storage	(208) 874-4012
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Star

Central Self Storage	(208) 874-4012
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Kuna

Kuna Caves Storage	(208) 495-3905
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Nampa

Keylock Storage	(208) 495-3457
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WATER COMPANIES

Boise	(208) 608-7460
Eagle	(208) 939-0242
Meridian	(208) 939-0242
Star	(208) 286-7388
Kuna	(208) 287-1722
Nampa	(208) 468-5711
Caldwell	208-455-3000

SEWER DISTRICTS

Bench Sewer	(208) 345-5363
Boise City Sewer	(208) 608-7150
Eagle Sewer	(208) 939-0132
Kuna Sewer	(208) 922-5546
Meridian Sewer	(208) 888-4439
Owyhee Sewer	(208) 362-194
Star Sewer	(208) 286-7388
West Boise Sewer	(208) 375-8521

TRASH SERVICES

Republic Services	(208) 345-1265
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PEST CONTROL

Best Pest	(208) 362-5802
Green Services	(208) 939-7378
Boise Pest Control	(208) 254-5000

SPRINKLER SERVICES

Bare Foot Lawns	(866) 656-1507
Idaho Sprinkler Repair	(866) 523-8364



BUY

WITH CONFIDENCE

every step of the way

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