

Buyer's Presentation



Presented by Eden Nazlou



Welcome!

Here's The AGENDA For Today

- **Your Real Estate Goals and Your WHY**
- **Deal Breakers and Nice To Have List**
 - **The Buying Process / Flow Chart**
- **Things To Avoid When Buying A Home**
 - **Shopping For A Mortgage**
 - **Market Expectations**
 - **Working With Eden**
 - **How Eden Will Help You Win**



Let's get right into it!

Your Real Estate Goals and Your WHY?

Deal Breakers & Nice to Have's

Home Type:

- Single Family
- Townhome
- Condo
- Budget

Location:

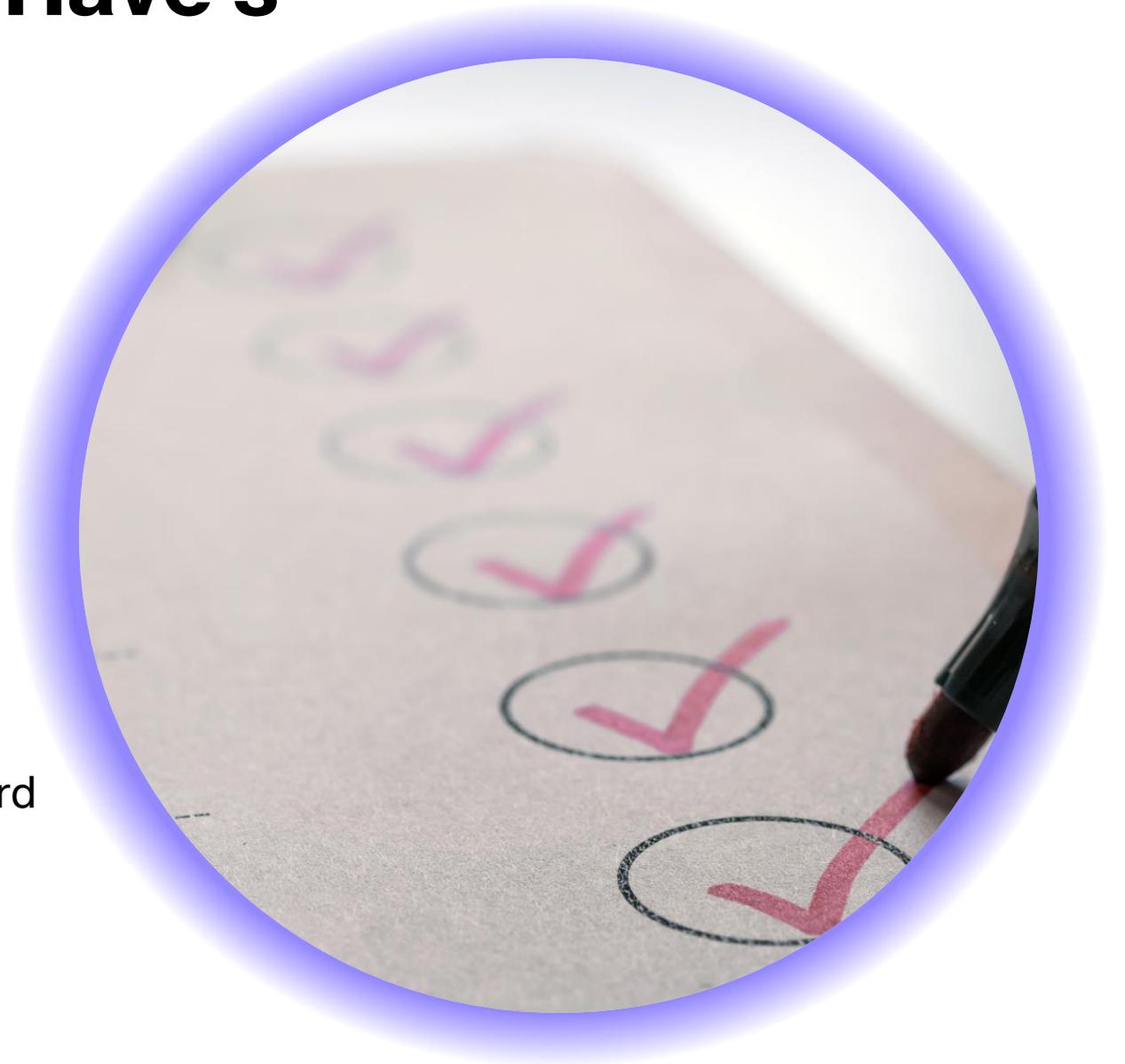
- Commute
- Schools
- Preferred City
- Neighborhoods

Home Interior:

- Bed & Bath
- Size
- Move-IN Ready
- AC
- Garage

Home Exterior:

- Size
- View
- Low maintenance yard
- Pool or spa
- Storage



Buying Process Flow Chart

Phase 1

Initial Consultation

- Your Real Estate Goals and Your Why
- Deal Breakers and Nice To Have
- Buying Process Overview
- Working With Eden
- Market Conditions
- Agency Relationship

Loan Pre-Approval

- Understanding Your Budget
- Exploring Lending Options
- Preparing Ahead For A Successful Escrow
- Obtaining A Pre Approval
- Required To Submit An Offer

Home Shopping

- Monitoring Homes Weekly Online
- Research Homes Of Interest
- Tour Homes That Match Criteria
- Communicate With Eden To Check For Updates & Important Info
- BRBC (Buyer Rep Broker Comp)

Phase 2

Inspections & Property Condition Review

- Understanding The Property Condition
- Reviewing All Seller Disclosures
- Checking For Costly Red Flags or Issues
- Reports To Review: NHD, Title Report, Home, Roof, Termite, HOA docs etc.

Home Insurance

- Shop For Home Insurance
- Make Sure Home Is Insurable
- Obtain Quotes
- Insurance Is Required To Close Escrow

Find Home and Make an Offer

- Discuss Potential Offer Terms
- Days To Close
- EMD and Down Payment
- Purchase Price
- Contingencies: Loan, Appraisal, Inspection
- Rent Back?
- Any Other Terms The Seller Needs?
- Complete The Purchase Agreement
- Sign OFF On All Disclosures And Required Brokerage Documents

Phase 3

Open Escrow

- Title Company Pre-Selected By Seller
- Ratified Contract Submitted To Title
- Escrow Will Open With Title
- 3% EMD Wire Completed Within 24 Hours
- Work With Title As Needed
- Setup Home Warranty Policy

Submit Home Information to Lender

- Ratified Contract Sent To Lender
- Appraisal Ordered By Lender
- Continuously Work With Lender To Get In All Required Paperwork
- File Will Be Underwritten

Phase 4

Final Walkthrough

- Final Walk Through To Be Completed With Eden At Least 3 Days Before Closing Escrow
- The Property Condition Should Be Consistent With The Condition On Date Of Contract Ratification

Sign Off & Loan Funding

- Clear To Close Is Issued
- Title Will Schedule Signing At Least 1 Day Before Closing
- Complete Final Wire To Cover Your Complete Cost Of Closing At Least 1 Day Before Closing

Record/Transfer Title & Close Escrow

- Deed Is Recorded By The County
- Obtain Your HOME KEYS!

10 THINGS TO AVOID WHEN BUYING A HOME

1. Changing jobs, becoming self-employed, or quitting your job.
2. Buying a vehicle or any other large purchase item.
3. Using credit cards excessively or letting current accounts fall behind.
4. Spending money you have set aside for closing.
5. Omitting debts or liabilities from your loan application.
6. Purchasing furniture on credit.
7. Originating any inquiries into your credit.
8. Making large deposits without checking with your loan officer.
9. Changing or opening new bank accounts.
10. Cosigning on a loan for anyone, including family.

Shopping for a mortgage?

Here's what happens when multiple mortgage lenders check your credit.



The credit check is reported to the credit reporting agencies as an "inquiry."

Inquiries tell other creditors that you are thinking of taking on new debt. An inquiry typically has a small, but negative, impact on your credit score. Inquiries are a necessary part of applying for a mortgage, so you can't avoid them altogether. But it pays to be smart about them. As a general rule, apply for credit only when you need it. Applying for a credit card, car loan, or other type of loan also results in an inquiry that can lower your score, so try to avoid applying for these other types of credit right before getting a mortgage or during the mortgage process.



You can shop around for a mortgage, and it will not hurt your credit.

Within a 45-day window, multiple credit checks from mortgage lenders are recorded on your credit report as a single inquiry. This is because other creditors realize that you are only going to buy one home. You can shop around and get multiple preapprovals and official Loan Estimates. The impact on your credit is the same no matter how many lenders you consult, as long as the last credit check is within 45 days of the first credit check. (Note: the 45-day rule applies only to credit checks from mortgage lenders or brokers. Credit card and other inquiries are processed separately.)



You can check your own credit with no impact on your score.

When you check your own credit — whether you're getting a credit report or a credit score — it's handled differently by the credit reporting agencies and does not affect your credit score. If you are applying for a mortgage and haven't already checked your credit report for errors, do so now. You can get a free copy of your credit report at www.annualcreditreport.com. If you find any errors, get them corrected as soon as possible.

Market Expectations

- **Available Inventory**
 - **Location**
 - **Price Ranges**
 - **Property Values**
- **Comparable Home Research**
- **Potential Future Outcomes**
 - **Making A Great Decision**
 - **Competition**
 - **Offer Deadlines**
- **How Each Home Is Very Different**



Working With Eden

Eden's Superpowers:

Super Organized, Caring & Strong Negotiator

INTERO

A Berkshire Hathaway Affiliate

Why Clients Consistently Choose Eden as Their Real Estate Partner!

1. Real-Time Market Expertise
2. Unmatched Access to Resources
3. Meticulous Attention to Detail
4. Proactive Problem Solver
5. Strategic, Strong Negotiator
6. Clear, Consistent Communication
7. Rapid Response Time
8. Unwavering Professionalism



How Eden Will Help You WIN...

**Setting the expectation of
MUTUAL RESPECT and COLLABORATION**

TRANSPARENT COMMUNICATION

**"WE START TOGETHER,
WE FINISH TOGETHER."**

**Eden will continue to EDUCATE, GUIDE, and DELIVER
you to the finish line and beyond!**

Q & A and Next Steps

