



# Finding Your New Home

Better Communities. Better Quality. Better Lifestyle.



**Better  
Homes**  
and Gardens.  
REAL ESTATE

43° NORTH

# THE EIGHT STEP HOME BUYING PROCESS

1. Choosing the Right Real Estate Professional
  2. Consulting with a Real Estate Agent
  3. Getting Pre-Approved
  4. Finding the Home
  5. Making an Offer
  6. Negotiating the Offer
  7. Processing the Loan
  8. Closing and Funding
-



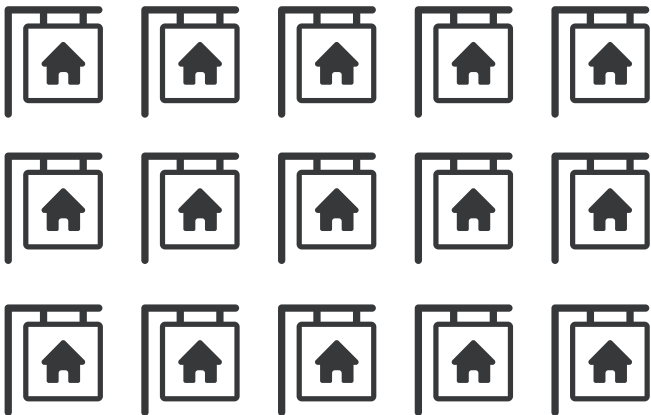


# 1. CHOOSING THE RIGHT REAL ESTATE PROFESSIONAL

Your home is one of your largest, most expensive assets. It is important to have the most qualified real estate professional. How do you plan to qualify our real estate professional?

## NUMBER OF HOMES PURCHASED

**Better Homes** | 43° NORTH | **15 HOUSES**  
REAL ESTATE



INDUSTRY: **8.7 HOUSES**



## NUMBER OF DAYS ON THE MARKET

**BHGRE®: 12 DAYS**



INDUSTRY: **24 DAYS**







## PERCENTAGE OF LIST PRICE NEGOTIATED

BHGRE®

99%

INDUSTRY

98%

## PERCENTAGE OF HOMES THAT SELL

BHGRE®: 90%



INDUSTRY: 42%



## 2. CONSULTING WITH A REAL ESTATE AGENT

What concerns do you have about working with a real estate agent?

What are your expectations of your real estate agent?







## Financing

An agent will assist you in understanding different financing options. **They will help you determine how much you can afford.**

## Listings and Offers

A Real Estate Agent will provide detailed information on properties from the Multiple Listing Services and other sources. They will provide you with information about the market so you can develop an offer including the offering price and other terms.

## Inspections

**An agent will advise you about the importance of a home inspection and other inspections required by law.**

## What is a Realtor

We adhere to a strict code of ethics and are committed to treat all parties to a transaction honestly. **REALTOR® business practices are monitored at local board levels.**

## Protecting the Buyer

Buyer representation exists to protect you. The agent will run comps so you can determine the fair market value of the home. **They will help you determine the appropriate price.**



# 3. GETTING PRE-APPROVED

A mortgage pre-approval will determine how much money you can borrow for the purchase of your new home.

## Pre-approval Process

- Calculating your income vs. debt ratios
- Running a credit review

**A pre-approval letter will strengthen your position when making an offer on a home!**



# 4. FINDING YOUR HOME

In order to try and find your dream home, we have to assess your needs and really evaluate your lifestyle.

## How you Live

How you live will help determine where you live. What is the driving force behind this move? (Job, family, more space, schools, lifestyle, etc.) What type of activities do you enjoy?

## Your Wish List

Who will be living in the house? How much space do you think you will need? Other considerations include: Age of home, lot size, kitchen, baths, layout, style, condition. What are three “must have” features for your new home?

## New Way to Search

- More targeted listings:** customers are alerted when there's a new listing they might like
- More mobile:** search and sync actions from anywhere, across devices
- More local:** find homes based on current location
- More personal:** customize and save search preferences and homes
- More connected:** access to a local real estate agent with neighborhood knowledge



## 5. MAKING AN OFFER

Making an offer to purchase involves more than picking a price. We will review comparable properties in the neighborhood that have sold recently.







## 6. NEGOTIATING AN OFFER

Once the offer is submitted, I will work with you in the negotiations. Other negotiable items in the contract we will discuss include: Inspections, repairs and home improvements, closing costs, points or home warranty, closing data and possession.

### Inspections & Repairs

Home inspections will serve as an education in the structure and systems of the property you are purchasing. The inspector(s) will give you information regarding condition, maintenance, lifespan and more. I will help guide you through the process so you can negotiate repairs for the property based on the review of the inspections.

## 7. PROCESSING THE LOAN

Now that you have the seller's final approval, we need the lender's final approval. Final approval means all conditions on the loan have been removed. For example: There are no liens on the house. The house appraised at a value equal to or greater than the agreed upon sales amount.

# 8. CLOSING AND FUNDING

---

## One Last Inspection

Just before settlement, we will make one last inspection of the property to ensure that the home is in the condition we expect.

## Closing Arrangements

- Homeowners insurance
- Home warranty
- Certified funds for down payment & closing costs
- Utilities and movers

## Why Work With Me?

Buy faster and for a better price with Better Homes and Gardens Real Estate Home Protection Plan<sup>SM</sup>. 1-year service agreement that covers repair or replacement of home system components and many major appliances. Gain confidence and comfort knowing that your hard-earned investment is covered by an industry leader. Don't stress about potential undetectable pre-existing conditions — they're covered! Confidence in our nationwide network of professional home repair experts.

## Discounted Rates









# LET'S GET STARTED

When we have negotiated and executed a contract with all terms and conditions agreed upon, then we becomes responsible for making sure every detail is handled correctly and in the necessary time frame.

Let us do the  
Heavy Lifting

We will interact with others to manage the package including:

- Other agents involved
- Attorneys
- Property inspectors
- Insurance agents
- Mortgage representatives
- Title Companies
- Warranty Companies



LET'S FIND YOUR DREAM HOME!





# EXPECT BETTER®

LISA J. CUNNINGHAM, REALTOR® | 208.562.7887 | lisajcunningham@43re.com

SHAUN URWIN, REALTOR®, New Construction Specialist 208.989.4811 | shaun@43re.com

3505 E Monarch Sky Ln Suite #200 Meridian, ID 83646 | sljrealty.com



© 2019 Better Homes and Gardens Real Estate LLC. Better Homes and Gardens is a registered trademark of Meredith Corporation licensed to Better Homes and Gardens Real Estate LLC. Better Homes and Gardens Real Estate LLC fully supports the principles of the Fair Housing Act and the Equal Opportunity Act. Each Better Homes and Gardens® Real Estate Franchise is Independently Owned and Operated.

43° NORTH