



# COLDWELL BANKER®

## Home Buyer Guide



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REALTY

[ColdwellBankerHomes.com](http://ColdwellBankerHomes.com)

# YOUR SEARCH BEGINS

Buying a home is one of life's biggest investments and most exciting adventures. As your **Coldwell Banker®** affiliated agent, I will be your partner in the process, guiding you along the way to make your experience smooth and successful.

## This Home Buyer Guide includes helpful information to get you started:

- The Purchasing Process
  - The Power of Pre-Approval
  - Your Home Search
  - Full-Service Support
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# YOUR PARTNER IN THE PROCESS

When you choose me as your agent, you'll have someone by your side every step of the way, giving you the insights and information you need.

## I will:

- Meet with you to discuss your needs and goals, and to plan your property search
  - Help you get pre-approved for a mortgage and establish your budget
  - Show you properties that meet your criteria
  - Keep you informed of new properties that come on the market
  - Work with you until you find the right home
  - Help you determine your offer
  - Assist you in negotiating the offer and contract in your best interests
  - Facilitate the home inspection and resolution process
  - Prepare you for closing and the associated costs
  - Keep you updated on the progress of your transaction
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# THE POWER OF PRE-APPROVAL

An important first step in any home search is finding out exactly how much home you can afford and securing the necessary financing. While you can get a rough estimate through pre-qualification, taking the extra step to obtain pre-approval will give you some added advantages.

## Pre-approval helps you:

- Understand your financial condition
- Know exactly how much home you can afford before you begin your home search
- Strengthen your purchasing power when making an offer

When you find a home you love and are ready to make an offer, your mortgage pre-approval lets the seller know that you're serious and fully prepared to buy their home, putting you in a stronger position than other potential buyers.



## MY WEBSITE

The next stop on your home search? My website. Not only is it an easy way to check out all the available properties in your preferred area, it's also another way for me to get to know the types of properties that you like. Simply register on the site, and I will receive updates about your activity. Plus, you can save your search for future access, save and share homes you like, and sign up to receive email alerts when new homes that match your criteria come on the market.

And thanks to its responsive design, you can do it all from your mobile device, tablet or desktop!



## MAKING AN OFFER

There are many factors that influence the market value of a home. I will give you the insight and information you need to make an offer you're comfortable with. Some of the factors to consider include:

- How long the home has been on the market
- If the price has been reduced
- How much the home is worth — I will provide a comparable market analysis (CMA) showing the list and sale prices for similar homes in your area
- If there are multiple offers
- Other items that might be included in the sale (furniture, hot tub, etc.)
- The "list to sale price ratio," an indication of how competitive the market is for homes in this area
- Why the seller is selling
- Whether the seller is offering an assumable loan or financing

Once the offer is written, I will present it to the seller's agent. At that point the seller can accept your offer, reject it or counter it to start the negotiation process. I will work with you to plan a strategy to ensure the most advantageous terms and acceptable pricing for you and your budget.

# CLOSING ON YOUR HOME

Once your offer has been accepted, the closing process begins. Here are some of the typical steps involved.

## Home Inspection

Most property sales are contingent on the results of a home inspection, which is paid for by the buyer. The inspection typically occurs within 10 days of offer acceptance, and includes a review of the home's exterior elements like the roof, siding, trim and windows, as well as kitchen and bathroom fixtures and appliances, and major systems like heating and cooling, plumbing and electrical.

If defects are discovered during the inspection, you may exercise the remedy described in your offer or negotiate with the seller to determine what repairs will be made.

## Title Search

This is a historical review of all legal documents relating to ownership of the property to ensure that there are no claims against the title of the property. It is also recommended that you purchase title insurance in case the records contain errors or there are mistakes in the review process.

## Appraisal

As a standard part of the mortgage process, your lender will order an appraisal report to ensure that the loan will be guaranteed by the home's value.

## Final Walk-Through

If it's requested in the contract, you'll be given the chance to look at the home to make sure it's in the same condition as when you signed the sales agreement.

## Closing Costs

In addition to your deposit and down payment, there are a variety of other costs involved in closing including:

- Loan origination fees, appraisals and reports
- Surveys and inspections
- Mortgage insurance
- Hazard insurance
- Taxes
- Assessments
- Title insurance, notary and escrow fees
- Recording fees and stamps





## TRANSACTION MANAGER

Your transaction forms for the purchase of your new home will be entered into Transaction Manager – a convenient, secure website where you can track the progress of your sale and access your documents throughout the process, and long after the closing.

- Important information and documents are uploaded and stored online in your personal account
- Forms, activities and services related to your purchase can be viewed anytime during your transaction
- Automated email alerts and messaging keep you informed
- Upon closing, your transaction is archived so you can retrieve documents during estate planning renovations, financial planning or tax season



## FULL-SERVICE SUPPORT

I will be your partner in all aspects of the home-buying process. And with the **Coldwell Banker®** brand's resources, you will receive complete assistance from beginning to end, giving you one-stop-shop convenience.

### Mortgage Services

Our local mortgage partner offers fantastic customer service and a fast, simple process.

### Warranty Services

A home warranty from American Home Shield® provides an extra measure of security that makes you feel more comfortable and confident in the purchase of your home.

### Insurance Services

We can connect you with agencies that offer competitive rates on homeowners, condominium, renters, automobile, second home, vacant home and umbrella coverage.

### Title Services

Title issues will be researched and resolved before the closing to help ensure your transaction closes smoothly and on time.



## LET'S GET STARTED

Your home-buying needs are one of a kind. Using the unmatched resources of **Coldwell Banker Realty**, I will develop a custom plan to:

- Provide you with powerful, personal service
- Assist you in finding the right home and help you negotiate the best possible price and terms for it
- Close the sale in a smooth, timely manner

Finding and purchasing a home is a detailed process that demands time and dedication. I am passionate about my work because it leads to the ultimate reward – handing you the keys to your dream home and developing a real relationship with you along the way. I would love to have a commitment from you to work with me exclusively. I'm happy to talk through the various types of buyer representation I offer so we can find the one that works best for you.

Contact me today to get started!



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