

An aerial, grayscale photograph of a city skyline. In the foreground, a large, modern stadium with a distinctive roof is visible. The middle ground is filled with various commercial buildings and parking lots. The background features a dense cluster of skyscrapers under a cloudy sky. A thin white horizontal line is positioned near the top of the image.

HSRE

BUYER'S GUIDE

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HSRE Buyer's Guide

Buying a home is one of life's most significant milestones, whether you're a first-time buyer or a seasoned investor. It's not just about finding the right property—it's about making a wise investment and securing a place that truly feels like home. The process of navigating the market, making offers, and negotiating contracts can be complex and overwhelming. That's where having an experienced real estate professional by your side makes all the difference.

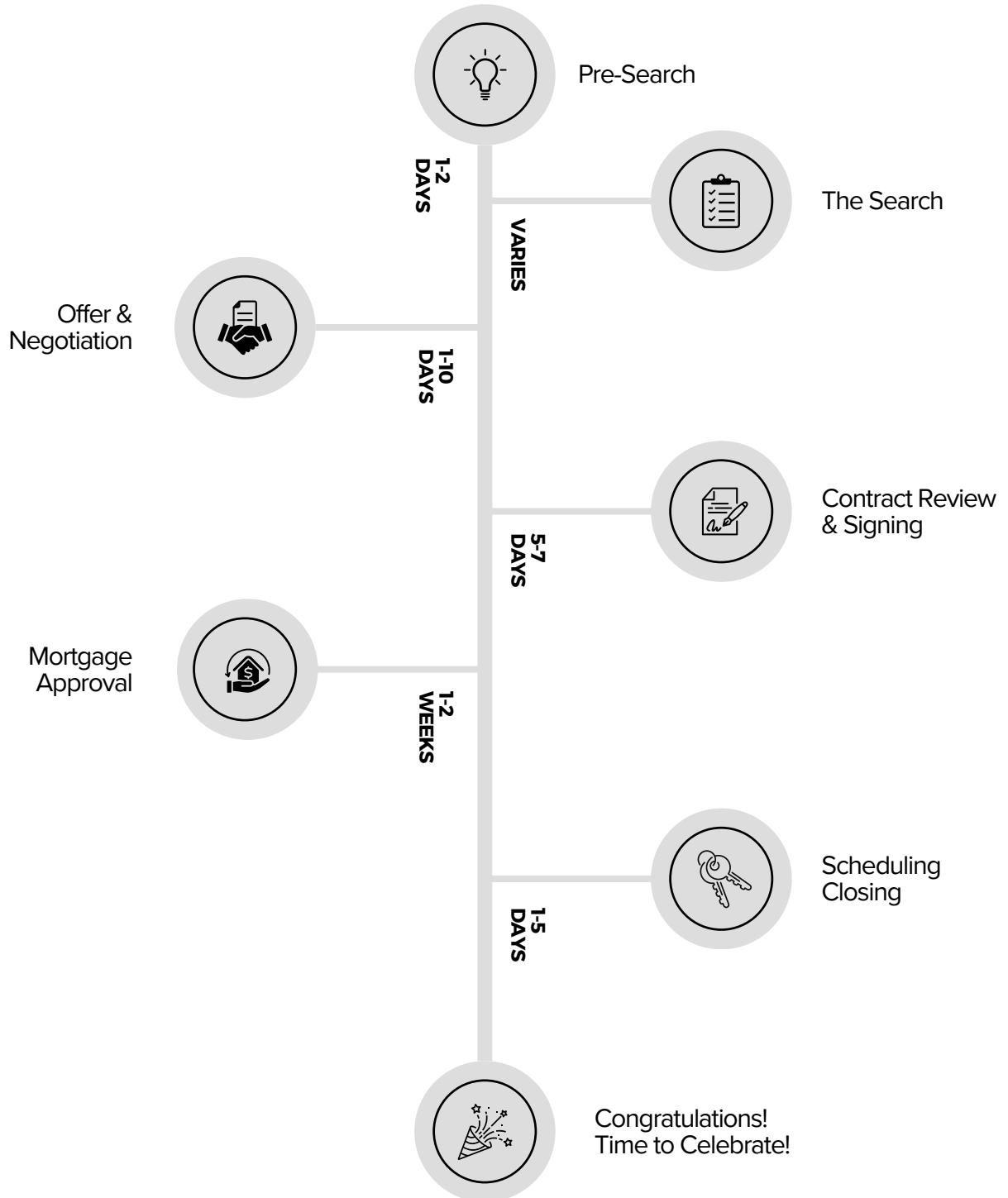
At **HSRE**, we're dedicated to guiding you through every step of the home buying journey. Our focus is on finding the perfect property for you and ensuring that you get the best possible deal. We know that each buyer has unique needs, and we're committed to providing a personalized experience that keeps you informed and confident from start to finish.



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Purchasing Timeline & Process





10 Ways I Provide Value as Your Real Estate Agent

- 01** Act as your dedicated source of knowledge on the home buying process, various types of properties, neighborhood amenities, and market trends.
- 02** Work with you to define your real estate goals, helping to set clear expectations on pricing, home size, and other key factors in relation to the local market.
- 03** Provide access to my trusted network of mortgage brokers, inspectors, escrow officers, and other professionals, while keeping you informed about off-market opportunities and exclusive listings.
- 04** Arrange and coordinate showings that fit your schedule, ensuring you have ample time to explore each property and attend open houses.
- 05** Personally accompany you to showings, offering insights and perspectives that go beyond what's presented by the seller's agent.
- 06** Submit offers on your behalf and skillfully negotiate with the seller and their agent to secure the best possible deal for you.
- 07** Oversee the entire contractual process, managing the negotiations between you and the seller to ensure a smooth transaction.
- 08** Guide you in selecting the right lender and assist with the financing application process to make sure you're well-prepared.
- 09** Coordinate your closing and final walk-through, making sure all details are in place for a successful completion.
- 10** Be your ongoing resource for real estate information, market updates, and assistance should you ever wish to sell your home or make another purchase in the future.



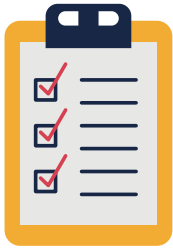
The Purchasing Process

Pre-Search

Before you begin searching for your new home, it's essential to know how much you can comfortably spend. If you're financing your purchase, getting pre-approved by a lender is a crucial first step. For cash buyers, having proof of assets will be necessary. Additionally, even with financing, you'll need to have funds available for a down payment—typically between 5%, 10%, or 20%, depending on your loan type.

At **HSRE**, I work with some of the best lenders in the industry to ensure my clients are well-prepared and protected throughout their home-buying journey.

It's also important to factor in closing costs, which apply to both buyers and sellers. These can include taxes, title fees, appraisals, and more. I'm here to help guide you through these costs, so you feel confident and informed every step of the way.



The Search, Offer, and Negotiation

As you begin your search, it's important to know the key details you want in a home—things like the number of bedrooms and bathrooms, garage size, or outdoor space. Additionally, consider making a shortlist of two or three areas that suit your lifestyle. Think about factors like your commute, proximity to friends, and amenities such as restaurants, schools, and grocery stores.

I'll be with you every step of the way, organizing showings for homes that best fit your criteria. Once you've found the perfect home, it's time to make an offer!

Offers need to be made in writing and typically include your pre-approval letter (if financing), proof of assets, and any contingencies you may have. After I submit your offer, the seller may respond with a counteroffer, and this is where negotiations begin.

Throughout the negotiation process, I'll work tirelessly to get you the best possible deal. For older homes, it's important to ask about items like fixtures, appliances, or any other components you might want included. Typically, homes are delivered empty unless otherwise negotiated, but I'll make sure your interests are fully represented.



Contract & Due Diligence

Once your offer is accepted, we enter the contract phase, which is legally binding. The closing process usually takes about one month. During this time, we'll go through a negotiated due diligence period, also known as the "Option Period." This is when we take care of important tasks like the home inspection, and all repair negotiations and/or concessions must be finalized.

During the Option Period, you'll submit your earnest money deposit—generally 1% of the sales price—and the option fee. We'll also begin working with your lender to ensure everything on the financing side is progressing smoothly, keeping us on track for a successful closing.



Mortgage & Approval

If you're financing, you'll need to have your pre-approval letter ready from your mortgage lender. A mortgage application can only be processed once we have an executed contract on your home. You can either proceed with the lender that pre-approved you or shop around for better terms.

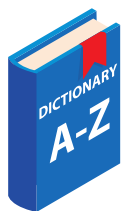
The mortgage application typically requires your employment details, assets, debts, income, credit history, and specifics about the home you're purchasing. I'll assist in ensuring you have all the necessary information organized.

Once your application is submitted, you'll receive a loan estimate, followed by the underwriting process. During underwriting, the lender will determine if your loan is approved, needs adjustment, or is rejected.



Closing & Move-In

Once your mortgage is approved, I'll assist you in coordinating with the title company to schedule closing dates and times. After closing, you'll officially own your new home! This marks the end of your search and the beginning of an exciting new chapter. It's time to celebrate your successful purchase!



Terms to Know

Appraisal: Performed by a licensed appraiser, this process determines a home's fair market value by analyzing recent sales of similar properties and assessing the home's condition. It ensures the buyer and lender aren't overpaying.

Inspection: Conducted by a certified inspector, this thorough visual assessment identifies any potential issues with the property, such as structural defects or system malfunctions. Buyers use this information to negotiate repairs or adjust their offer.

Closing Costs: These are the various fees and expenses incurred during the home buying process, including underwriting, title services, appraisals, escrow fees, transfer taxes, and loan application processing.

Earnest Money: A deposit made by the buyer to demonstrate their commitment to purchasing the property. Typically 1% of the purchase price, this amount is held in escrow and applies toward the down payment, often refundable based on contract terms.

Option Period: A specified time frame during which the buyer has the right to inspect the property and negotiate repairs or concessions. This period allows the buyer to back out of the purchase if significant issues are discovered.

Down Payment: The portion of the home's purchase price paid upfront by the buyer, which is not financed through the mortgage. It typically ranges from 3% to 20% of the purchase price, depending on the loan type.

Survey: A survey is a detailed measurement of the property conducted by a licensed surveyor. It outlines the property's boundaries, identifies any encroachments or easements, and provides a visual representation of the land's layout. This ensures there are no disputes over property lines and helps verify the exact area of the property being purchased.

Title Policy: Title insurance protects buyers and lenders from financial loss due to defects in the property's title that were not identified during the title search. The policy covers issues like undisclosed liens, ownership disputes, or legal claims that may arise after the purchase, ensuring the buyer has clear and marketable title to the property.



Contact us today to discover how HSRE can help you achieve your real estate goals!

Having a trusted guide through the homebuying process is key. With **HSRE**, you'll receive expert advice and in-depth market knowledge to help you make the best decisions.

We're more than just agents – we're your dedicated real estate partners, here to support you every step of the way. From start to finish, we'll work tirelessly to help you find a home that meets your needs and fulfills your dreams.

HSRE

The Real Estate Company of the Future