

STEP-BY-STEP ROADMAP

BUYER GUIDE

SHANE PAIZ | REAL ESTATE AGENT

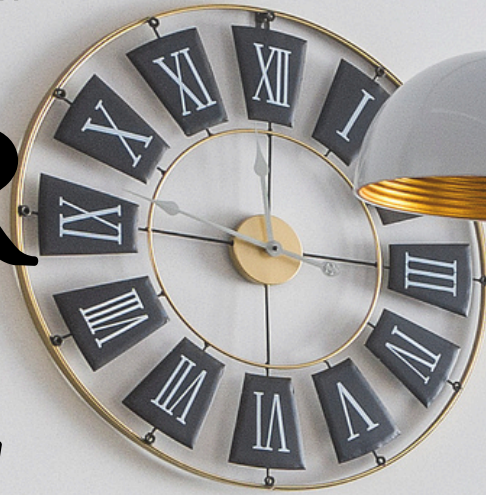


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“your local neighbor & real estate agent”



Hi, my name is Shane Paiz, and I'm honored to be your trusted local real estate advisor.

Buying or selling a home is one of the most significant financial decisions you'll make, and having the right guidance can make all the difference. As your dedicated real estate professional, my goal is to provide you with the expertise, market insights, and personalized support you need to navigate this journey with confidence.

With a deep understanding of the local market and a commitment to exceptional service, I am here to ensure a smooth and successful transaction. Whether you are buying your dream home or selling to move forward in your next chapter, this guide will walk you through each step of the process, empowering you with the knowledge and resources needed to make informed decisions.

I look forward to working with you and helping you achieve your real estate goals. Let's get started!

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HOW I CAN HELP YOU

AND WHAT I OFFER MY CLIENTS

Buying a home in San Francisco is one of the most meaningful decisions you'll make, and having the right support can truly make the process smoother. With over 25 years of experience in the San Francisco real estate market, I provide clear guidance, strong market knowledge, and a commitment to your goals. My priority is to make every step feel simple, informed, and stress-free so you can focus on finding the home that feels right for you.

WHAT I OFFER ALL OF MY CLIENTS

✔ EXPERT GUIDANCE FOR SMART DECISIONS

With a deep understanding of San Francisco's market trends, neighborhoods, and property values, I offer the insight you need to make confident choices. Every client's needs are unique, and I take the time to listen and tailor my approach to support your goals from our first meeting through closing.

✔ STRONG NEGOTIATION & TRUSTED CONNECTIONS

Success in this competitive market requires expertise and strong relationships. I negotiate on your behalf to help you achieve the best possible results. My extensive network of reputable local professionals—lenders, inspectors, contractors, and more—ensures you have reliable support throughout your entire transaction.

✔ SEAMLESS EXPERIENCE WITH CLEAR COMMUNICATION

Real estate can feel complicated, but I work to make the process smooth and straightforward. I manage the details, coordinate each step, and keep communication open and easy to understand. You'll always know what to expect and feel supported from beginning to end.



BUYER COMPENSATION

UNDERSTANDING BUYER AGENT COMPENSATION

A buyer's agent is a licensed real estate professional who represents your interests throughout the home-buying process. My role is to help you find the right property, understand the local market, negotiate effectively, and guide you through each step of the transaction. With over 25 years of experience in San Francisco real estate, I provide the insight and support needed to help you secure the best value for your investment.

HOW ARE BUYER AGENTS COMPENSATED?

OPTION 1: SELLER OFFERS FULL COMPENSATION

In many cases, the seller pays the buyer's agent a commission—usually a percentage of the sale price—directly from the proceeds of the sale. The buyer does not pay this fee. This approach is common and is often outlined in the listing agreement.

Example: If the seller offers a 3% commission on a \$300,000 home, the buyer's agent receives \$9,000 from the seller.

OPTION 2: SELLER OFFERS PARTIAL COMPENSATION

Sometimes the seller pays a portion of the buyer's agent commission rather than the full amount. In these situations, the buyer covers the remaining balance so the agent receives their standard fee.

Example: If the total commission is 3% on a \$300,000 home but the seller offers only \$6,000, the buyer may contribute the remaining \$3,000.

OPTION 3: SELLER DOES NOT OFFER COMMISSION

If the seller does not offer compensation, the buyer agrees to pay their agent directly, typically through a signed agreement. This ensures the buyer still receives full professional representation throughout the transaction.

Example: If the compensation is 3% and the home sells for \$300,000, the buyer pays the agent \$9,000.

BUYER AGREEMENT

COMMITTED TO YOUR HOME BUYING SUCCESS

Thank you for the opportunity to assist you with your home search. I am committed to providing professional service and ensuring a smooth, confident buying experience. This agreement outlines the terms of our working partnership.

SERVICES I PROVIDE

- **Property Search** – I will identify homes that match your criteria.
- **Market Analysis** – I will provide data-driven insights to support your decisions.
- **Property Showings** – I will schedule and attend all home showings.
- **Negotiation** – I will represent your best interests when negotiating terms and prices.
- **Transaction Coordination** – I will coordinate all steps, including inspections, appraisal, and closing.

BUYER'S AGREEMENT

- **Exclusivity** – You agree to work exclusively with us as outlined in the attached agreement.
- **Communication** – You agree to communicate any changes to your needs, budget, or situation.
- **Documentation** – You agree to submit all required documents promptly to keep the process on track.
- **Financial Readiness** – You agree to be pre-approved or provide proof of funds prior to viewing properties.
- **Timely Availability** – You agree to be reasonably available for showings, inspections, and deadlines.

By signing the attached agreement, you confirm that you have read and accepted the terms of this Buyer Representation Agreement. It is my privilege to guide you through this meaningful milestone.

MY PROMISE TO YOU

Clear communication, expert guidance, and unwavering support—*every step of the way.*

BUYER'S AGENT

HERE IS WHY YOU NEED ONE



As a dedicated real estate professional with over 25 years of experience in the San Francisco market, I offer deep local knowledge, strong negotiation skills, and a commitment to making your home-buying experience smooth and successful. I tailor every step of the process to your specific needs.

1. PERSONALIZED PROPERTY SEARCH

We'll define your goals, preferences, and budget to guide your home search. I'll present listings that match your criteria and arrange private showings at your convenience.

2. MARKET EXPERTISE & FINANCIAL GUIDANCE

You'll receive detailed market analysis, neighborhood insights, and referrals to trusted local lenders. I'll help you understand total costs, financing options, and how to stay within your budget.

3. SKILLED NEGOTIATION & OFFER STRATEGY

When you're ready to make an offer, I'll craft a strong, competitive strategy and advocate for your best interests. I'll negotiate favorable terms on price, repairs, timelines, and more.

4. FULL-SERVICE TRANSACTION MANAGEMENT

From start to finish, I'll coordinate inspections, appraisals, timelines, and all required documents. You can count on clear updates and support throughout the entire process.

5. LEGAL GUIDANCE & CONTRACT PROTECTION

I'll walk you through contracts, disclosures, and contingency terms to help protect your legal and financial interests at every stage of the transaction.

6. ONGOING SUPPORT—EVEN AFTER CLOSING

My commitment continues long after closing day. Whether you need contractor recommendations, utility information, or guidance on post-closing questions, I'm here as a long-term resource.

FREQUENTLY ASKED QUESTIONS:

HOW MUCH CAN I AFFORD?

Begin by reviewing your monthly income and expenses. A commonly recommended guideline is to ensure your mortgage payment does not exceed 28% of your gross monthly income. Utilizing a mortgage calculator can assist in determining a budget that aligns with your financial capacity.

WHAT'S THE FIRST STEP IN BUYING A HOME?

It is advisable to get pre-approved for a mortgage early in the process. This step not only helps clarify your budget but also signals to sellers that you are a serious and qualified buyer.

HOW MUCH SHOULD I SAVE FOR A DOWN PAYMENT?

Typically, the required down payment ranges from 3% to 20% of the home's purchase price, depending on the loan type. Factors such as your credit score, income, and loan program will influence the exact down payment amount.

WHAT ARE CLOSING COSTS?

Closing costs refer to the fees associated with finalizing the home purchase, including lender, title, and inspection fees. Generally, these costs will range from 2% to 5% of the home's purchase price.

WHY IS A HOME INSPECTION SO IMPORTANT?

A professional home inspection uncovers potential issues that may not be immediately visible during a home tour, helping you avoid unexpected and costly repairs after moving in.



FREQUENTLY ASKED QUESTIONS:

WHAT SHOULD I LOOK FOR WHEN TOURING HOMES?

When touring properties, focus on the layout, overall condition, and any visible signs of damage or required repairs. It's also important to consider the surrounding neighborhood, commute times, local schools, and the general atmosphere of the area.

PRE-APPROVAL VS. PRE-QUALIFICATION — WHAT'S THE DIFFERENCE?

Pre-qualification provides a general estimate of what you may afford, while pre-approval involves a more detailed review of your financial situation, ultimately leading to a conditional loan offer.

HOW LONG DOES THE PROCESS TAKE?

The home buying process generally takes between 30 to 45 days from offer to closing. The exact timeline can vary based on factors like financing, inspections, and contract terms.

HOW MUCH SHOULD I OFFER ON A HOME?

Your offer should be based on the market value, recent comparable sales (comps), the condition of the home, and the demand in the area. Your agent will assist in formulating a competitive and strong offer.

WHAT IF THE APPRAISAL COMES IN LOW?

If the appraisal is lower than your offer, you may need to renegotiate the price, cover the difference, or, in some cases, withdraw from the deal if terms cannot be agreed upon.



HOMEBUYING PROCESS

A COMPLETE ROADMAP TO HOMEOWNERSHIP

1

Consultation

Discuss goals, timeline, budget, and next steps

2

Pre-Approval

Secure mortgage pre-approval to define your price range

3

Home Search

Let's find homes that fit your criteria and lifestyle

6

Offer Accepted

Enter escrow and begin the transaction process

5

Make an Offer

Submit a strong, strategic offer on the right home.

4

Showings

Tour homes in your price range and preferred areas

7

Inspection & Appraisal

Complete inspections and appraisal to confirm value and condition

8

Loan Approval

Lender clears your loan; review closing disclosure

9

Closing Day

Sign documents, receive the keys, and celebrate your new home!

COMMON BUYER MISTAKES

Homebuyer mistakes are more common than you might think, but they can lead to costly delays and unexpected financial setbacks. Being aware of these pitfalls can help ensure a smooth and successful home-buying journey.

SKIPPING MORTGAGE PRE-APPROVAL

Searching for homes without knowing your budget can lead to disappointment. Obtaining pre-approval for a mortgage allows you to shop with confidence and demonstrates to sellers that you are a serious buyer.

UNDERESTIMATING TOTAL COSTS

Many buyers focus primarily on the down payment and overlook additional costs such as closing fees, moving expenses, maintenance, and future repairs. Be financially prepared for all the associated costs.

HOUSE HUNTING WITHOUT AN AGENT

Navigating the real estate market alone can be overwhelming. A qualified real estate agent helps you avoid costly mistakes and ensures the entire process is smoother and more strategic.

OVERLOOKING FIRST-TIME BUYER PROGRAMS

There are local, state, and federal programs offering grants, tax breaks, and lower down payment options—don't miss out on these potential savings.

RUSHING INTO AN OFFER

Falling in love with a home can be exciting, but take the time to assess the condition, value, and long-term benefits before submitting an offer. Avoid emotional decision-making.

IGNORING NEIGHBORHOOD RESEARCH

A great home in the wrong area can become a regret. Spend time researching schools, commute times, safety, and nearby amenities before deciding.



A modern living and dining room interior. In the foreground, a dining table with a grey top and chrome legs is surrounded by grey upholstered chairs. In the background, a large blue sofa with a matching ottoman sits on a light-colored shag rug. The room features three white dome pendant lights with gold interiors, a large abstract painting on the wall, and a crystal chandelier. A blue patterned curtain is visible on the right.

8 STEPS TO BUYING A HOME

8 STEPS TO BUYING

YOUR HOME: OUR PROVEN CONCEPT

1

STEP ONE

Finances & Pre-Approval

Before beginning your home search, review your budget and secure pre-approval for a mortgage. This will help define your price range and strengthen your offer. A lender will assess your finances and provide a pre-approval letter, giving you a competitive edge. Explore various mortgage options to find the best loan type suited for your needs.

2

STEP TWO

Start Home Shopping

With your pre-approval in hand, it's time to start looking for homes. Make a list of your must-haves and deal-breakers to stay focused on what truly matters. Touring homes, comparing features, and considering location will help narrow your choices. Stay flexible but clear on your priorities to find the perfect home that fits your lifestyle and budget.

3

STEP THREE

Make an Offer

Once you've found the right home, it's time to make an offer. Your agent will assist in determining a competitive yet strategic offer based on market conditions and comparable sales. Be prepared for negotiations, as the seller may counter your offer. Stay flexible while keeping your budget and goals in mind to ensure you secure the best deal.

4

STEP FOUR

Home Inspection

After your offer is accepted, a home inspection is essential to uncover any potential issues with the property. A licensed inspector will evaluate the home's condition, from the foundation to the roof, identifying necessary repairs or safety concerns. Based on the results, you may negotiate with the seller for repairs or a price adjustment before finalizing the purchase.

5 STEP FIVE **Appraisal & Finalizing Loan**

Your lender will order an appraisal to determine the home's market value. This ensures the property is worth the loan amount and protects you from overpaying. If the appraisal comes in lower than expected, you may need to renegotiate the price or explore alternative financing options. During this stage, you'll also work with your lender to finalize your loan and submit any remaining documents.

6 STEP SIX **Preparing for Closing**

As the closing date approaches, it's time to finalize important details. You'll need to secure homeowners insurance, review your title insurance policy, and ensure all lender requirements are met. This is also when you'll schedule a final walkthrough to confirm the property is in the agreed-upon condition. Staying organized and responsive during this step will ensure a smooth closing process.

7 STEP SEVEN **Closing day**

Closing day is the final step in making your new home officially yours. You'll review and sign all necessary documents, pay any remaining closing costs, and receive the keys to your new home. Before heading to the closing table, ensure you have a valid ID, proof of homeowners insurance, and any required funds. Once everything is finalized, congratulations—you're officially a homeowner!

8 STEP EIGHT **Moving In & Next Steps**

Moving into your new home is an exciting milestone, but there are still a few important steps to take. Schedule your move, set up utilities, and update your address with important institutions. Unpack at your own pace and take time to settle in. If needed, connect with trusted vendors for any home improvements. Most importantly, enjoy your new space and make it your own!



A modern living and dining area. In the foreground, a dining table with a grey top and metal legs is surrounded by grey upholstered chairs. In the background, a large blue sofa sits on a white shag rug. The room features three white pendant lights with gold interiors, a framed abstract painting, and a crystal chandelier. The floor is made of dark wood.

STEP ONE

FINANCES &
PRE-
APPROVAL

PREPARE

FINANCES

DETERMINE HOW MUCH YOU CAN AFFORD

Mortgage lenders generally recommend against purchasing a home that exceeds three to five times your annual household income. If you are not paying in cash and are financing your purchase, securing a mortgage pre-approval is essential. Your lender will assist in finding a loan that fits your financial situation –whether your priority is keeping monthly payments as low as possible or ensuring they remain stable over time.

SAVE FOR A DOWN PAYMENT & OTHER EXPENSES!

To make your dream of homeownership a reality, it's important to save for various costs, including your down payment, earnest money, closing costs, and home inspection. Additionally, setting aside extra funds for unexpected expenses, moving costs, and potential repairs will help ensure a smooth transition into your new home.

It is essential to have a credit check done as this will influence your mortgage approval and interest rates.

YOU CAN IMPROVE YOUR SCORE BY

- Paying down your credit card balances
- Continue making payments on time
- Avoid applying for a new credit card until you have been approved



GET PRE- APPROVED

PREPARE AHEAD OF TIME

WHAT IS A MORTGAGE PRE-APPROVAL?

House shopping is an exciting time! Being pre-approved—unlike being pre-qualified—means you've been approved by a lender for a specific loan amount. You will complete a mortgage application, and the lender will verify the information you provide. They will also perform a credit check. This process ensures that you are ready to make an offer when you find a home you love.

PRE-QUALIFIED VS. PRE-APPROVED

PRE-QUALIFIED

Pre-qualification is the first step in the process. It gives you an estimate of how large a loan you may be eligible for, based on the information you provide to the lender. This can usually be done over the phone or online, and there is no cost involved.

PRE-APPROVED

Pre-approval is the next step. To get pre-approved, the lender will request documentation to assess your creditworthiness and financial background. Before making an offer on a home, it's highly recommended to be pre-approved to demonstrate to sellers that you are serious and have secured enough funding to proceed with the purchase.

HOME BUYER TIP: EXPECT SURPRISES!

Lenders examine every detail of your finances when granting pre-approval. You may be asked to provide additional information or perform certain actions, such as using a credit card. Be ready to provide further documentation quickly if requested.

MORTGAGE LOAN

WHICH LOAN IS RIGHT FOR YOU?

When purchasing a home, it's essential to understand the benefits and drawbacks of each loan type. Below is an overview of common mortgage options to help you make an informed decision.

CONVENTIONAL LOAN

A conventional loan is not backed by the government and is typically ideal for borrowers with strong credit and stable income. These loans generally require a down payment of at least 3% to 5%, but you may receive better terms with a higher down payment (such as 20%) to avoid mortgage insurance. Conventional loans come in both fixed-rate and adjustable-rate options.

FHA LOAN

FHA loans are designed for individuals with higher debt-to-income ratios and lower credit scores. Insured by the Federal Housing Administration, these loans offer the ability to buy a home with a credit score as low as 580 and a down payment of just 3.5%.

VA LOAN

VA loans are available to eligible veterans and service members. These loans, insured by the Department of Veterans Affairs, require no down payment. To qualify for a VA loan, you must meet specific service requirements within the Armed Forces or National Guard

USDA LOAN

USDA loans are insured by the United States Department of Agriculture. These loans are designed for homebuyers in suburban or rural areas, provided they meet income qualifications. USDA loans offer favorable terms, including no down payment requirements.



MORTGAGE LOAN

COMPARISON TABLE

Selecting the appropriate mortgage loan is a vital step in the home-buying process. With various loan options available, it's essential to compare factors such as interest rates, down payment requirements, loan terms, and financial suitability. Below is a comparison of common mortgage loan types to assist you in making an informed decision.

Type of loan	Down payment	Term	Mortgage Insurance	Credit score
Conventional	3-20%	15-30 years	Only if <20% down payment	620
FHA loan	Minimum 3.5%	15-30 years	Yes	580
VA loan	0%	15-30 years	No	No minimum
USDA loan	0%	15-30 years	Yes	640



HOME LOAN

APPLICATION CHECKLIST

When applying for a mortgage, your lender will require documentation to assess your financial status. This includes proof of income, employment history, credit standing, and any existing debts or assets. These documents assist the lender in evaluating how much you can afford and your ability to repay the loan. Preparing everything in advance can help streamline the approval process and minimize stress.

INCOME

- Employment verification letter
- If self-employed: Profit & Loss statement and 1099 forms
- Tax returns last 2 years
- W-2s last 2 years
- Pay stubs last 2 months
- Additional income, child support, pension, retirement etc.

ASSETS

- Bank statements
- Investment statements
- Insurances like life insurance

DEBT & CREDIT

- Car loans
- Student loans
- Credit Card debt

QUESTIONS

FOR LENDERS

UNDERSTANDING YOUR LOAN OPTIONS

Interviewing lenders is an important step in determining what type of home loan is best for you.

Not all lenders are the same, and the type of loans available, interest rates, and fees can vary. Here are some questions to consider when interviewing lenders.

- WHICH TYPE OF HOME LOANS DO YOU OFFER?
 - WHAT IS YOUR AVERAGE LOAN PROCESSING TIME?
 - WHAT WILL MY INTEREST AND ANNUAL PERCENTAGE RATES BE?
 - DO I QUALIFY FOR ANY SPECIAL PROGRAMS OR DISCOUNTS?
 - WHAT ESTIMATED CLOSING COSTS CAN I EXPECT TO PAY?
 - WHAT IS THE MINIMUM DOWN PAYMENT REQUIRED?
 - ARE THERE ANY PREPAYMENT PENALTIES?
 - HOW DO YOU HANDLE RATE LOCKS, AND WHAT ARE THE FEES?
 - CAN YOU PROVIDE A LOAN ESTIMATE WITH ALL FEES INCLUDED?
-



A modern living and dining area. In the foreground, a dining table with a grey top and metal legs is surrounded by grey upholstered chairs. In the background, a large blue sofa with a matching ottoman sits on a light-colored shag rug. The room features white walls, a large abstract painting, and several pendant lights, including three white dome-shaped lights with gold interiors and a crystal chandelier. A blue patterned curtain is visible on the right.

STEP TWO

START HOME SHOPPING

HOME SHOPPING

FIND THE PERFECT HOME THAT FITS YOUR NEEDS

Embarking on your home search can be an exciting yet detailed process. To ensure you don't overlook important features, it's helpful to take notes, capture photos, and record videos during each home tour. Reviewing your notes after each visit will help you stay organized and on track.



○ **Step One**

Identify your essential needs and preferences. Consider your lifestyle, daily habits, and long-term goals to focus on what matters most in a home.

○ **Step Two**

Research various neighborhoods and explore online listings. This will give you insight into pricing trends, available properties, and the areas that align with your budget.

○ **Step Three**

Partner with a knowledgeable real estate agent who understands the local market. They will assist in scheduling property viewings, answering your questions, and guiding you through the home-buying process.

WHEN BROWSING ONLINE

Use home listing websites to gain a better understanding of pricing and available options in your area. This approach can help you align your expectations with the current market trends.

HOUSE HUNTING

FIND THE PERFECT HOME THAT FITS YOUR NEEDS



Plan ahead

Create a list of your must-haves, nice-to-haves, and non-essentials. This helps you stay focused during showings and minimizes distractions while evaluating homes.



Smooth process

Secure mortgage pre-approval before you start your home search. This streamlines the process and helps you stay focused on homes that fit your budget.



Location

Take into account each home's proximity to work, schools, and amenities. Consider the overall vibe of the neighborhood, and note important factors such as sunlight, privacy, and noise.



Size & Floor Plan

Picture your life there. Does the space work for your current lifestyle and future plans? Will it grow with you?



Neighborhood

Explore the area at different times—weekdays vs. weekends, daytime vs. evening. Notice how well neighbors maintain their homes and the general atmosphere.



Keep an Open Mind

Look beyond surface flaws. Cosmetic issues can be fixed—what matters is the home's structure, layout, and potential.



HOME

MUST HAVES

FIND THE PERFECT HOME

Take some time to determine the features you're looking for in your ideal dream home. Think about what truly matters to you—both in the home itself and the surrounding neighborhood. Once you've listed everything out, prioritize which features are most important and which are simply nice to have. This clarity will help you stay focused during your search and make confident decisions when viewing potential homes.

PRICE UP TO

DESIRED FEATURES

___ Bedrooms ___ Bathrooms ___ Car garage

Ideal Square Footage _____

Desired location/ Neighborhood/ School District _____

Is a big yard important to you? Yes No No preference

- | | | | |
|---------------------|--|---|---|
| TYPE OF HOME | <input type="checkbox"/> Family Home | <input type="checkbox"/> Townhouse | <input type="checkbox"/> Condo |
| CONDITION | <input type="checkbox"/> Move-In-Ready | <input type="checkbox"/> Some Work Needed | <input type="checkbox"/> Fixer Upper |
| EXTERIOR | <input type="checkbox"/> Small Yard | <input type="checkbox"/> Large Yard | <input type="checkbox"/> Car Garage |
| POOL | <input type="checkbox"/> Important | <input type="checkbox"/> Not important | <input type="checkbox"/> Community Pool |

HOME

MUST HAVES

FIND THE PERFECT HOME

KITCHEN

- Island
- Walk-in pantry
- Cabinet storage
- Marble countertops
- Breakfast nook
- Hardwood floors
- Modern appliances

BATHROOM

- Modern fixtures
- Walk-in shower
- Vanity storage
- Proper ventilation
- Bathtub
- Tile flooring
- Good lighting

OTHER

- Open floor plan
- Office
- HVAC System
- Parking space
- Ample storage
- Walk-in closet
- Laundry room

MUST HAVES

WOULD LIKE TO HAVE

What are the best days to schedule showings?

HOME

COMPARISON

Address _____ Price _____

Bedrooms _____ Bathrooms _____ Square feet _____

Best feature _____ Worst feature _____

Additional notes:

Rating: 1 2 3 4 5

Address _____ Price _____

Bedrooms _____ Bathrooms _____ Square feet _____

Best feature _____ Worst feature _____

Additional notes:

Rating: 1 2 3 4 5

Address _____ Price _____

Bedrooms _____ Bathrooms _____ Square feet _____

Best feature _____ Worst feature _____

Additional notes:

Rating: 1 2 3 4 5

A modern living and dining room interior. In the foreground, a dining table with a grey top and metal legs is surrounded by grey upholstered chairs. In the background, a large blue sofa with a matching ottoman sits on a light-colored shag rug. The room features white walls, a large abstract painting, and several pendant lights, including three white dome-shaped lights with gold interiors and a crystal chandelier. A blue curtain is visible on the right side.

STEP THREE

MAKE AN OFFER

HOW TO MAKE AN

OFFER ON A HOME

DECIDE HOW MUCH TO OFFER

It's crucial to stay within your budget when making an offer, but you should also avoid throwing out a random number. You're aiming for that sweet spot between getting the best possible price and not offending the seller with an excessively low offer. Consider how long the home has been on the market, the prices of comparable homes in the area, any necessary repairs or renovations, and the competition on the home when deciding how much to offer.

DECIDE ON CONTINGENCIES

Contingencies are clauses in a sales contract that allow buyers to walk away from a sale with their earnest money if specific conditions aren't met. Common contingencies include the home inspection, appraisal, financing, and title. If a contingent condition fails to be met, either party can cancel the deal and pursue other prospects.

DECIDE HOW MUCH EARNEST MONEY TO OFFER

Earnest money is a good faith deposit you submit when making an offer. The earnest money requirement varies by market but is generally 1-2% of the total home price. The more money you offer, the better your offer looks in the eyes of the seller. This money will be held in an escrow account and later applied to your mortgage down payment.

WRITE AN OFFER

Once you've determined your offer amount, it's time to present it to the seller. Your real estate agent will typically draw up the offer letter for you. The offer letter includes the address of the house you want to buy, the name(s) of anyone who will be on the house title, the amount of money you wish to offer, your mortgage approval letter, contingencies, and any other relevant details.

NEGOTIATE THE PRICE AND TERMS

After you formally make your offer, it's up to the seller whether they accept it. The seller can accept your offer, make a counteroffer, or reject your offer entirely.

MAKING AN OFFER

ON A HOME TO STANDOUT

HOW MUCH TO OFFER?

The next step is to make a competitive offer. We'll review recent sales, current buyer activity, and the property's condition to determine the most strategic offer price for you. Here are different ways that you can make your offer stand out!

COMPETITIVE OFFER

In a seller's market, it's important to begin with a strong offer. A good strategy is to first assess the property's market value using a Comparative Market Analysis (CMA), which allows us to determine its worth based on current market conditions.

ALL-CASH VS MORTGAGE

Paying in cash often allows for a faster closing timeline and reduces the likelihood of complications, making the offer more attractive to sellers.

ACCELERATED CLOSING

A quicker closing is often more appealing to sellers, as it reduces the waiting time to finalize the transaction.

LARGER DEPOSIT

A larger deposit usually signals a more serious and committed offer, providing reassurance to the seller about your intentions.



NEGOTIATIONS

WHEN BUYING A HOME

ASSESS HOUSING MARKET CONDITIONS

Before making an offer, find out whether the house you're considering is in a buyer's or seller's market. In a buyer's market, you'll have more leverage to negotiate a lower offer since there are more homes than buyers, and sellers are eager to sell. In a seller's market, where demand exceeds supply, there are typically more potential buyers than available homes, so sellers have more bargaining power.

BE READY TO HAGGLE

In a buyer's market, you can often start with a lower initial offer than the seller listed. However, even in a seller's market, it's essential to be prepared to haggle to get the best price. Always be ready with a counteroffer, and if the seller is unwilling to budge, be prepared to offer a more reasonable price. Avoid offering an amount that is too low, as it may be dismissed as unreasonable.

GET YOUR MORTGAGE LOAN READY

Before making an offer, ensure your mortgage pre-approval is in place. Work with your bank or lender to have your loan ready. This pre-approval strengthens your negotiating position, as it shows you are financially capable of completing the purchase.

INSPECT THE HOUSE

Before making an offer, schedule a thorough home inspection to identify any potential issues or necessary repairs. An inspection report can help you determine how much to offer and can also provide leverage in negotiations. If repairs are needed, you may be able to negotiate a lower price or ask the seller to cover the cost of repairs.



NEGOTIATIONS

WHEN BUYING A HOME

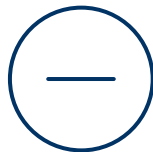
Once you've found the right home, the next step is to submit a formal offer. The offer is presented to the seller for review, and from there, the negotiation begins. Understanding how sellers typically respond — and what each response means — will help you navigate the process with clarity and confidence.

ACCEPT



If the seller accepts the offer as written, congratulations — you're officially under contract! Next steps include scheduling inspections, completing your loan application (if financing), and preparing for closing.

COUNTER

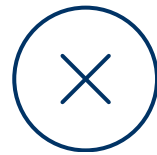


Most commonly, sellers respond with a counter offer, adjusting price, terms, or contingencies.

At this point, we can:

- Accept the counter
- Submit a new counter offer
- Walk away

DECLINE



If the seller declines your offer without a counter, the negotiation ends. However, we can always reassess and submit a new offer if you wish.



COUNTER OFFER



If the seller responds with a counteroffer, it's up to you to decide how to proceed. Your real estate agent can get in contact with the seller or their agent to get a feel for what the seller hopes for in their offer and how flexible they may be regarding price and terms.

3 TIPS WHEN RECEIVING A COUNTEROFFER

1. YOU CAN NEGOTIATE MORE THAN JUST THE PRICE

While price is a primary factor, you may also be able to negotiate other terms, such as concession or repair requests, to secure a lower purchase price. Work with your real estate agent to determine if there's room for flexibility.

2. TRY TO FIND OUT WHERE THE SELLERS' PAIN POINTS ARE

Do they need to close quickly? Or are they looking to secure a price closer to what they've listed? Understanding their motivations can help you make a more appealing offer by addressing their needs while also getting the best deal for you.

3. WRITE A HOME OFFER LETTER

Your agent can help you decide whether this is a good strategy for your particular situation. Writing a letter to the seller can help personalize your offer, especially if you're flexible with your terms and are committed to making the house your home. Your personal touch may just help elevate your offer above others.

WHAT NOT TO DO

DURING THE HOME BUYING PROCESS

Remember, your credit and finances will be monitored right up until your loan closes. Here are seven things to avoid as you prepare to buy a house.

DON'T DO THE FOLLOWING THINGS:



Lease or buy a new car



Change jobs



Move money around



Disrupt your Credit score



Open a new line of credit



Make a major purchase



Miss bill payments



OFFER ACCEPTED

CONGRATULATIONS

Once you and the seller agree on terms, the sales agreement is signed and the home goes under contract. At this point, we officially enter the escrow process – a neutral third party will handle the funds and paperwork until closing. Here's an overview of what happens next:

DEPOSIT FUNDS

our earnest money is placed in escrow and later applied toward your down payment.

SCHEDULE INSPECTIONS

While optional, home inspections are highly recommended to assess the property's condition.

RENEGOTIATE IF NEEDED

Based on the inspection findings, you may negotiate repairs, a price reduction, or other terms.

FINALIZE YOUR LOAN

Complete your mortgage application, submit any final documents, and lock in your interest rate.

APPRAISAL ORDERED

Your lender will arrange for an appraisal to confirm the home's value aligns with the loan amount.



A modern living and dining area. In the foreground, a dining table with a grey top and chrome legs is surrounded by grey upholstered chairs. In the background, a large blue sectional sofa sits on a white shag rug. The room features white walls, a large abstract painting, and several pendant lights, including three white dome-shaped lights with gold interiors and a crystal chandelier. A vase of white and green flowers is on the left.

STEP FOUR

HOME INSPECTION

ORDER AN INSPECTION

A CLEAR VIEW OF THE HOME'S TRUE CONDITION

After your offer is accepted, a home inspection is a crucial step to uncover any potential issues with the property. A licensed inspector will assess the home's condition, from the foundation to the roof, identifying necessary repairs or safety concerns. Depending on the results, you may negotiate with the seller for repairs or a price adjustment before finalizing the purchase.

TYPES OF INSPECTIONS

- **General Home Inspection** – A full evaluation of the home's structure, systems, and overall condition.
- **Radon Testing** – Checks for dangerous levels of radon gas, which can pose health risks.
- **Wood-Destroying Organism (WDO) Inspection** – Identifies termites or other pests that could damage the home.
- **Mold Inspection** – Detects the presence of mold and moisture issues.
- **Foundation Inspection** – Assesses the stability and integrity of the home's foundation.
- **HVAC Inspection** – Ensures the heating and cooling systems are functioning properly.
- **Lead-Based Paint Inspection** – Especially important in homes built before 1978, this checks for hazardous lead paint.

Once complete, you'll receive a detailed report outlining any issues or necessary repairs. Home inspections are a valuable tool for uncovering hidden defects and can open the door for further negotiations with the seller.



NEGOTIATE

FINAL OFFER

After the home inspection, issues may come up that prompt another round of negotiations – often involving repair requests, seller credits, or price adjustments. If you're working with an agent, they'll handle these negotiations on your behalf to protect your interests and help you reach a fair agreement.

HERE ARE YOUR OPTIONS AFTER A HOME INSPECTION REVEALS ANY PROBLEMS

- **Request Repairs** – Ask the seller to fix the problems before closing.
- **Negotiate Price** – Request a price reduction to account for the needed repairs.
- **Ask for Credits** – Receive a credit toward your closing costs instead of repairs.
- **Walk Away** – Cancel the contract (if an inspection contingency is in place).
- **Move Forward** – Accept the property as-is and proceed with the purchase.



A modern living and dining area. In the foreground, a dining table with a dark top and metal legs is surrounded by grey upholstered chairs. In the background, a large blue sofa sits on a light-colored shag rug. The room features white walls, a large abstract painting, and several pendant lights, including three white dome-shaped lights with gold interiors and a crystal chandelier. A blue patterned curtain is visible on the right.

STEP FIVE

APPRAISAL & FINALIZING LOAN

APPRAISAL ORDERED

ENSURING THE HOME'S VALUE MATCHES THE PRICE

An appraisal is a critical step in the home-buying process, especially if you are financing the purchase with a mortgage. Ordered by your lender, the appraisal helps determine the fair market value of the property to ensure it aligns with the agreed-upon purchase price. This protects both you and the lender from overpaying for a home.

WHAT DO HOME APPRAISERS LOOK FOR?

During the appraisal inspection, the appraiser evaluates several key factors to determine the home's fair market value, including:

- **Overall Condition** – The appraiser checks the home's general upkeep, structural integrity, and any health or safety concerns.
- **Bedrooms & Layout** – They verify the number of bedrooms and assess the functionality of the space.
- **Upgrades & Improvements** – Any renovations or updates made to the home can positively impact its value.
- **Comparable Sales** – The appraiser reviews recent sales of similar homes in the area to ensure the price aligns with the local market.
- **Location** – Neighborhood, school district, and proximity to amenities all play a role in determining value.

WHY APPRAISALS MATTER

Appraisals benefit everyone involved by confirming the home's value is fair and aligned with the market. Once the appraisal is complete, your loan file moves to the underwriter for final review. If approved, you'll receive a mortgage commitment letter outlining your final loan terms, interest rate, and next steps toward closing.

FINAL LOAN APPROVAL

AND CLEAR TO CLOSE

After the appraisal is complete and the value is confirmed, your loan moves into the final approval stage. Here's what happens next:

APPRAISAL RESULTS

If the appraisal comes in at or above the purchase price, the lender proceeds with the next steps. If it's lower, you may need to renegotiate or bring additional funds to closing.

UNDERWRITING REVIEW

The underwriter conducts a final review of your financials, credit history, and documentation to ensure everything aligns with loan requirements.

CLEAR TO CLOSE (CTC)

Once all conditions are satisfied, the lender issues a Clear to Close — a green light that you're ready to move forward with the final paperwork.

FINAL DISCLOSURE

You'll receive the Closing Disclosure (CD) detailing your final loan terms, monthly payments, and closing costs. This must be reviewed at least **3 business days before closing**.



A modern living and dining area. In the foreground, a dining table with a grey top and metal legs is surrounded by grey upholstered chairs. In the background, a large blue sofa with a matching ottoman sits on a light-colored shag rug. The room features white walls, a large abstract painting, and several pendant lights, including three white dome-shaped lights with gold interiors and a crystal chandelier. A blue curtain is visible on the right side.

STEP SIX

PREPARING FOR CLOSING

PREPARE FOR CLOSING

FINAL STEPS BEFORE THE KEYS ARE YOURS

REVIEW YOUR CLOSING DISCLOSURE:

At least three business days before closing, you'll receive your Closing Disclosure (CD). This document outlines your final loan terms, monthly payments, and the closing costs you'll need to pay. It's essential to thoroughly review it and compare it to your Loan Estimate to ensure everything is as expected.

WHAT TO DO:

- **Compare Terms and Costs:** Double-check the interest rate, loan terms, and closing costs to ensure they align with what was agreed upon.
- **Identify Discrepancies:** If you spot any discrepancies or unexpected charges, reach out to your lender immediately for clarification or corrections.
- **Ask Questions:** Don't hesitate to ask for clarification on anything that's unclear. It's important you feel confident in your final numbers before moving forward.

ORGANIZE YOUR DOCUMENTATION

Before closing, make sure all required documents are gathered and organized to streamline the process.

WHAT TO DO:

- **Gather Necessary Paperwork:** Collect your ID, proof of insurance, bank statements, and any other documents requested by your lender or closing agent.
- **Keep Everything Accessible:** Ensure that you have everything ready and easily accessible to avoid any last-minute stress.



SECURE HOMEOWNERS INSURANCE

Your lender will require you to have homeowners insurance in place before closing. This protects both you and the lender in case of damage to the property.

WHAT TO DO:

- **Obtain Insurance:** Purchase a policy that meets your lender's coverage requirements.
- **Provide Proof:** Submit proof of your homeowners insurance to your lender to avoid delays.

FINAL WALK-THROUGH

The final walk-through is typically conducted 24 hours before closing. This is your last chance to ensure everything is in order before you sign the documents.

WHAT TO DO:

- **Inspect the Property:** Check that all agreed-upon repairs have been made and that the home is in the expected condition.
- **Confirm Inclusions:** Make sure all items included in the sale, such as appliances and fixtures, are still in place.

OBTAIN CERTIFIED FUNDS

Before closing, you'll need to provide the funds required for your down payment and closing costs. These funds must be in certified form.

WHAT TO DO:

- **Confirm Amount:** Verify the exact amount needed for closing costs and your down payment.
- **Arrange Certified Funds:** Personal checks are typically not accepted. Arrange for a certified check or wire transfer to cover the total amount.

REVIEW AND SIGN CLOSING DOCUMENTS

On the day of closing, you'll be asked to review and sign the necessary documents to finalize the home purchase.

WHAT TO DO:

- **Review Documents:** Thoroughly review all closing documents to ensure everything is correct.
- **Sign the Documents:** Once everything is in order, sign the closing documents to officially finalize the purchase.

HOMEOWNERS INSURANCE

WHY DO YOU NEED HOMEOWNERS INSURANCE?

Homeowners insurance protects your home and belongings from damage, theft, and liability. It's required by lenders before finalizing your loan. Policies are customizable, so it's important to get quotes from multiple companies to compare coverage, price, and limits.

WHAT DOES HOMEOWNERS INSURANCE COVER?

Typically, it covers:

- Damage to the home (fire, hurricanes, hail, lightning, vandalism)
- Loss or theft of possessions
- Personal liability for injuries to others

WHAT DOESN'T IT COVER?

Homeowners insurance usually doesn't cover flood or earthquake damage. You may need to purchase additional policies for this coverage.

WHAT DETERMINES POLICY RATES?

Rates are based on factors like:

- Your personal claim history
- Past claims on the property
- The home's condition and neighborhood risk

HOW TO QUALIFY FOR DISCOUNTS?

Discounts may be available for:

- Seniors or multi-policy customers (e.g., auto or health insurance)
- Homes with security systems, smoke alarms, or carbon monoxide detectors

When getting quotes, ask about available discounts to lower your premiums.



TITLE INSURANCE

WHAT IS TITLE INSURANCE?

Title insurance protects both you and your lender from financial loss due to issues with the property's title or ownership. It ensures that there are no legal claims or defects that could affect your ownership after the purchase. This insurance is critical for any real estate transaction to ensure the seller has the legal right to transfer ownership.

WHAT DOES A TITLE SEARCH DO?

A title search examines public records to confirm:

- The property's legal ownership
- Whether there are any existing claims, liens, or encumbrances on the property

A clear title is essential for closing a real estate deal without complications.



WHAT DOES TITLE INSURANCE COVER?

A basic owner's title insurance policy typically covers:

- Ownership disputes (another party claiming ownership)
- Fraud or incorrect signatures on documents
- Flawed public records
- Unrecorded easements or rights of way
- Outstanding liens, taxes, or lawsuits against the property

TYPES OF TITLE INSURANCE

There are two main types of title insurance:

1. **Lender's Title Insurance:** Required by almost all lenders to protect them in case the seller cannot legally transfer ownership. It's a one-time premium paid by the borrower at closing.
2. **Owner's Title Insurance:** Optional but recommended. It protects the buyer against potential issues with the title after the sale. It's usually paid for by the seller.

A modern living and dining area. In the foreground, a dining table with a grey top and chrome legs is surrounded by grey upholstered chairs. Behind it, a large, plush grey sofa with blue cushions is positioned against a white wall. A large abstract painting in a gold frame hangs on the wall. Three white dome-shaped pendant lights with gold interiors hang from the ceiling. To the right, a crystal chandelier is visible. The floor is made of dark wood, and a white shag rug is partially visible under the sofa.

STEP SEVEN

CLOSING DAY

CLOSING DAY

THE FINAL STEP TO HOMEOWNERSHIP

Closing Day is the final milestone in your home-buying journey. After weeks of preparation and escrow, this is when you'll review and sign your final documents, pay any remaining closing costs, and officially take ownership of your new home.

FINAL WALK-THROUGH

Typically done 24 hours before closing, this quick inspection ensures the property is in the agreed-upon condition and that any negotiated repairs have been completed. It usually takes about an hour.

CLOSING COSTS

Both the buyer and seller share closing costs, but buyers typically cover the majority. On average, your closing costs will range from 2% to 5% of the loan amount. These will be clearly outlined in your Closing Disclosure, which you should review beforehand.

WHAT TO BRING TO CLOSING

Make sure to bring these important items with you:

- Government-issued photo ID (driver's license or passport)
- Copy of the Closing Disclosure
- Certified check or proof of wire transfer for your closing costs/down payment
- Homeowner's insurance certificate
- Final purchase agreement (sales contract)

RECEIVE YOUR KEYS!

Once the documents are signed and funds are transferred, you'll receive the keys to your new home. At that moment, the ownership is officially transferred – and you're now a homeowner!



A modern living and dining area. In the foreground, a dining table with a grey top and metal legs is surrounded by grey upholstered chairs. In the background, a large blue sectional sofa sits on a white shag rug. The room features three white dome pendant lights with gold interiors, a large abstract painting, and a crystal chandelier. The floor is made of dark wood.

STEP EIGHT

MOVING IN & NEXT STEPS

SCHEDULE YOUR MOVE

GET ORGANIZED FOR A SMOOTH TRANSITION

Congratulations – you're officially a homeowner! Now that you've closed on your home, it's time to prepare for the exciting transition ahead. Whether you're moving in right away or taking time to renovate, organizing your next steps will make the process smoother and more enjoyable.



BEFORE THE MOVE

- **Schedule Your Move:** Once closing is complete, set your official move-in date and notify your real estate agent or landlord (if renting) of the timing.
- **Declutter & Donate:** Go through your current belongings and decide what to keep, sell, or donate. A garage sale or donation run can help lighten the load.
- **Finalize Mortgage & Paperwork:** Make sure you've received and saved copies of all closing documents and loan papers. Keep them organized in a secure place.

4 WEEKS UNTIL MOVE

- Give 30 days' notice if you're renting.
- Create a full list of everything you plan to move.
- Begin collecting packing materials (boxes, tape, labels).
- Get quotes from movers or rent a moving truck.
- Begin packing non-essentials and seasonal items.

2 WEEKS UNTIL MOVE

- Contact your insurance provider to transfer homeowners insurance to your new address.
- Notify utility companies (electric, gas, water, internet, etc.) of your move-in date.
- Schedule your closing time and confirm final details.
- Submit a change of address with USPS and update it for subscriptions, banks, and other services.
- Continue packing room by room and clearly label all boxes.

1 WEEK UNTIL MOVE

- Obtain certified checks or set up a wire for closing funds if not done already.
- Confirm child or pet care for moving day.
- Finalize travel or moving logistics (truck, movers, routes).
- Pack a personal essentials bag with clothes, toiletries, chargers, and important items.
- Attend your final walk-through to ensure everything is as agreed.

AFTER YOU MOVE IN

- Do a walkthrough of your new home to familiarize yourself with shut-off valves, the breaker box, and appliance manuals.
- Change your locks or rekey doors for added security.
- Introduce yourself to neighbors and explore your new neighborhood.
- Set up utilities if you haven't already.
- Celebrate – you've stepped into a brand new chapter!



MOVING

CHECKLIST



1-2 MONTHS OUT

- Sort and declutter cabinets, closets, pantry, and basement
- Go through bathroom items and throw away expired items
- Donate any unwanted items to charity
- Complete any necessary repairs
- Take pictures around the home so you know where things go
- Reserve movers, rental truck or portable container
- Purchase boxes, tape and other moving items
- Start packing items that aren't frequently used - label boxes
- Measure furniture for placement at new house
- Contact current services to move or cancel
- Contact services in new area to set up
- Make inventory of household items
- Make a plan to move vehicles, pets and plants
- Get school records and register at new schools

1-2 WEEKS OUT

- Deep clean kitchen, fridge, oven and defrost freezer
- Deep clean bathrooms, showers, toilets, and sinks
- Arrange time off work, childcare and petcare for moving day
- Pack a bag for a few days worth of clothes and toiletries
- Assemble all necessary documents for the next owner
- Pack remaining items you won't need right away
- Contact postal office for change of address
- Create inventory of boxes and items

MOVING DAY

- Make sure boxes are labeled
- Contain pets in safe area during move
- Give movers instructions and pay them
- Final cleaning and dispose of trash
- Leave keys and garage door opener and lock doors
- Check closets, cabinets and dishwasher to make sure you didn't leave anything behind

CHANGE OF ADDRESS

CHECKLIST FOR HOMEBUYERS

HOME SERVICES

- Gas Company
- Electrical Company
- Water and Sewer Company
- Internet Service
- Cable Provider
- Garbage and Recycling
- Telephone/ Cell Service
- Cleaning Service
- Lawncare/ Snowcare Service
- Pool Maintenance
- Pest Control Service

INSURANCE

- Health Insurance
- Life Insurance
- Dental Insurance
- Car Insurance
- Homeowner/ Renter's Insurance

FINANCIAL SERVICES

- Bank/ Credit Union
- Student loans
- Investment Broker
- Financial Aid
- Credit Card Companies
- Loan Companies

MEMBERSHIPS & RETAILERS

- Gym Membership
- Club Membership (Costco, etc.)
- Online Retailers (Amazon, etc.)
- Magazines and Catalogues

PROFESSIONAL SERVICES

- Doctors/ Pediatrician Offices
- Dentist
- Pharmacy
- Veterinarian
- Insurance Agent
- Therapist or Counselor
- Lawyer/ Attorney
- Financial Planner
- Babysitter/ Nanny

COMMUNITY

- Schools, PTA, Extracurricular
- Employers
- Church, Synagogue etc.
- Alumni, Fraternal Organization
- Charitable Organizations
- Pet Groomer
- Daycare
- Country Club
- Community Groups

GOVERNMENT AGENCIES

- USPS Mail Forwarding
- Internal Revenue Service
- Voter Registration
- Department of Motor Vehicles
- Social Security Administration
- Business License Office
- State Department of Taxation
- Local/ County Tax Commissioner

CLIENT

TESTIMONIALS

WHAT OUR PAST CLIENTS HAVE TO SAY

ORVILLE OR CHERYL MURPHY



We live out of state which made it harder to sell our home. Shane helped us sell our home which had been red tagged due to renter damage. He worked with both us and our Buyers to ensure repairs were made and passed inspection to become green tagged. We were amazed and so appreciated Shane's going above the call of duty to assist us with many extra tasks. We couldn't ask for a more caring and considerate professional to work with. We highly recommend Shane for your real estate professional needs.

REBEKA F35



Shane helped us find our perfect home! We worked with Shane Paiz, an excellent agent who explained everything in a way that was easy to understand. Being first time home buyers we were in fear of the unknown, but Shane was extremely communicative and easy to reach to answer any of our questions. Looking at houses he paid attention to every detail, really helpful for us as new home buyers and not knowing what to look for. He is an excellent negotiator with a very personalized touch,

DOCHIRSCH49



Searching, comparing, processing, deciding, and finally moving is both stressful and a blessing. I know God gave me a brain to figure things out but sometimes I need professional help too (no jokes please). Family members introduced my wife and I to Realtor, Shane Paiz. We thank God for Shane's flexibility of schedule, step by step communication, realtor insights and mediation, and personal integrity. He paid close attention to our needs and desires and rejoiced with us when we became the owners of a new home.

SHANE PAIZ

DEBT-TO-INCOME-RATIO

Your debt-to-income ratio (DTI) compares how much debt you owe each month to how much you earn. This number is one way lenders measure your ability to manage the monthly payments required to pay back the money you plan to borrow.

PMI

Private mortgage insurance, also called PMI, is a type of mortgage insurance you may be required to pay if you have a conventional loan and make a down payment of less than 20 percent of the home's purchase price.

PURCHASE AGREEMENT

A purchase agreement is a binding contract between a buyer and seller that outlines the details of a home sale transaction.

CONTINGENCY

A contingency refers to a clause in a purchase agreement specifying an action or requirement that must be met for the contract between a buyer and seller to become legally binding.

DISCLOSURES

Disclosure is a legal document that requires sellers to provide information about the condition of the property, including any known defects or problems, for example, plumbing leaks that prospective buyers may find troubling.

EARNEST MONEY

Earnest money, or good faith deposit, is a sum of money the buyer provides to demonstrate their seriousness about the purchase.

OFFER

Once you've decided on a house, you have to make an offer to the seller. This includes the amount you're willing to pay and what you intend as your down payment and financing details.

APPRAISAL

A home appraisal is a process through which a real estate appraiser determines the fair market value of a property. The appraiser compares the home to other homes in the area and confirms whether it's worth the price you've agreed to pay for the home.

TITLE SEARCH

A property title search examines public records to verify ownership and ensure the property is free of legal claims, including liens or judgments. The title search ensures there are no legal obstacles preventing a sale.

HOME INSPECTIONS

A home inspection assesses the condition of a property, including its structure, roof, water, heating, cooling, and other systems for potential issues. It helps identify problems or damages that may affect the home's value.

HOA

A homeowners association is a private organization that manages a neighborhood. If you buy a property that is managed by an HOA, you are required to abide by the HOA's rules and pay its monthly or annually HOA dues.



CONGRATULATIONS

Thank you for trusting me to guide you through one of life's most exciting journeys – buying your new home. I hope this next chapter brings you joy, comfort, and countless beautiful memories.

If you were happy with my service, I'd be truly grateful for your referral – it's the highest compliment I can receive and helps me continue doing what I love.



Shane Paiz

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