



STEHOUWER HOMES REAL ESTATE

HOME BUYERS GUIDE TO SUCCESS

Finances

- Think about reducing your debt. Your debt/Income ratio is crucial
- Talk to a lender now to seek advice on how to best prepare.
- Start saving for your down payment today.
- Get Pre-Approved before you start looking at homes.

What Are You Looking For in a House

- Create a list of needs and wants in a home.
- Its important to know what you are looking for before you actually start your search, real estate moves fast!
- Are you looking for a fixer uppper or a move-in ready home?
- What matters more to you: quality of home or the school district ?

What's your motivation

- What's your timeline for getting a new or first home?
- What's your *Why*? Are you tired of renting? Do you want to build equity? Ready to put down roots?
- Do you want to make a house your own?
- Are you looking to add or grow an investment portfolio?
- Knowing your why is vital... it keeps us motivated and focused on the goal.
- Finally establish a relationship with a driven, results focused Realtor will represent you throughout the process.





HOME BUYING TIME-LINE PRE-APPROVAL TO CLOSING

- Real estate moves fast. But from the moment you begin your home search to the day you receive the keys, the process can take anywhere from 1 to 6 months—every situation is different.
- Before touring any homes, your first step should be connecting with a lender. This will help you establish a realistic price range and secure a pre-approval or pre-qualification letter, which is essential. That letter not only strengthens your offer, but also ensures you're ready to act quickly—so you don't miss out on the one because you weren't fully prepared.
- Once you're pre-approved, the fun begins—we start touring homes!
- When we find the right property and you're ready to make an offer, I'll have you reconnect with your lender for an updated loan estimate specific to that home so you're clear on the numbers. From there, we'll strategize together to write the most competitive offer possible.
- If your offer is accepted, you'll need to obtain a cashier's check for the earnest money deposit, due within 72 hours of acceptance.
- Next comes the inspection period. During this time, you'll hire a professional inspector (and schedule well/septic inspections if applicable). After reviewing the findings, you'll decide whether to move forward or negotiate repairs if needed.
- Behind the scenes, my team and I will be working with the title company to ensure the property's title is clear of any defects.
- Meanwhile, your lender will collect final documents to verify your income, you'll need to secure homeowners insurance, and the lender will order the appraisal.
- Once the appraisal comes in and the home appraises at or above value, your lender will issue the **Clear to Close**. We'll schedule your closing date, you'll sign the final documents, and the keys to your new home will be yours.

