



# buyer's GUIDE

FOR A SUCCESSFUL DREAM HOME PURCHASE



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# meet Deborah Fink

YOUR LOCAL REAL ESTATE PROFESSIONAL



## about

The most cherished part of being a Realtor is that I become a page in someone else's story.

Regardless of the chapter my clients are currently living in, I experience the journey right along with them.

I will admit that my "character" is pretty organized, a bit brainy and occasionally funny (I'm told). At times, she must don a shield and slay dragons for the best deal or situation, but most times the journey is as smooth as a magic carpet ride. The one thing I can count on though, is by the end of the story, the hero of this tale (my client), is always a whole lot closer to their happily ever after.

Whether you need to sell your home to reach your happy ending, are becoming an investor, or are just beginning chapter one, it is your story to tell and I look forward to assisting you in reaching your goal.

As an eighteen year resident of Brevard County, I am certain that I can be a helpful resource in the writing of your next chapter. My team and I stand waiting with quill in hand.

REALTOR®

## contact



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www.allbrevardliving.com

REAL ESTATE IS NOT ONLY MY PROFESSION,  
*it's also my passion.*



# 5 EASY STEPS

## *to purchase your new home*

01

### STEP 1: PREPARE

- Save up and get your finances in order
- Get a mortgage pre-approval
- Contact us through phone, text, or email

02

### STEP 2: FIND YOUR HOME

- Determine what your needs and must haves are
- It is time to go shop for that perfect home
- Write an offer and negotiate price & terms

03

### STEP 3: POST-OFFER TASKS

- Home inspection
- Appraisal
- Title search

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### STEP 4: CLOSING PREP

- Homeowner's insurance
- Change addresses and utilities
- Start packing

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### STEP 5: MOVING IN

- Pre-closing walkthrough
- Sign closing documents
- Welcome home!



# STEP 1: *prepare*

## SAVE UP AND GET YOUR FINANCES IN ORDER

As you probably already know, buying a home is not cheap. Not only will you have to save for a down payment, but you will also have to calculate additional expenses, such as closing costs, earnest money deposit, and moving costs. We recommend you save for a healthy down payment (at least 5-20% of the sale price), plus a sum to cover the extra fees you will incur during the home buying process. Based on all this information, come up with a maximum sale price, you would feel comfortable purchasing.

## CONTACT OUR TEAM OF PROFESSIONALS

Buying a home will be one of the most significant purchases you will make in your life. Therefore, it is essential to have an experienced real estate agent representing your best interests during the home buying process. The best part about having an agent back you up is that a buyer's agent's services are FREE!

As a buyer's agent, I offer unique and customized services to my buyer clients, including neighborhood expertise, handling challenging conversations and negotiations, guiding you through all the paperwork, and helping you enjoy the home buying process as much as I can!

## GET A MORTGAGE PRE-APPROVAL

Before you start shopping around for homes, it is crucial to get a mortgage pre-approval if you are not making a cash offer. We recommend you choose a mortgage broker to find the best loan options for you. During a mortgage pre-approval, expect to fill out lots of paperwork, provide proof of income, bank statements, etc. Most importantly, lenders will be checking your credit report, so make sure you are informed of your score and try to improve it if the number is too low. If your credit score is good, maintain it that way by avoiding credit and making any large purchases until closing day.





# STEP 2: *find your home*

## DETERMINE YOUR WANTS AND MUST-HAVES

Every buyer is completely different. Each person has their own style, needs, desires, and budget for purchasing a property. Therefore, let us know what you're looking for in a home to narrow down our searches and only show you properties suitable for you.

Before you tell ME what you're looking for, make a list of things you require and things you desire to have in your new home. Then, discuss the list with your co-buyer(s) (if applicable) and make sure you all agree to have everyone on the same page and make the house-hunting process run much smoother.

## WE WILL FIND AND VISIT HOMES THAT FIT YOUR NEEDS

After narrowing down a list of what you're looking for, I will start looking at homes for you in my internal databases and external sources. I also invite you to look for listed properties that look appealing to you and send them to me for further screening. After selecting various properties, you will let me know a convenient date and time to view the homes in person. At that point, I will schedule showings, and we will repeat this process until you have picked a property you would like to call home!

## WRITE AN OFFER AND NEGOTIATE PRICE & TERMS

Once you would like to make an offer on a property, it's essential to act fast!

First, we will sit down and look at the neighborhood's trends and comparable market values. Based on this information and the subject property's features and overall condition, we will determine the price you would like to offer.

Next, I will write an offer based on your directions on the offer price and contingencies. While you may offer what you wish, please keep in mind of the following components that make an offer more appealing to a seller: a strong offer price, a larger earnest money deposit, a shorter inspection period, no financing conditions, and a closing day that is convenient for the seller. To make your offer stand out from the others, I also recommend you write a personalized letter to the seller explaining why you love the home!

Once an offer is submitted, the seller can: accept the offer, decline the offer, or counter-offer.



# STEP 3: post-offer tasks

## HOME INSPECTION

If you decide to add a home inspection contingency in your offer, you will have a deadline to waive the condition and proceed with the transaction. The typical timeframe to waive this contingency is between 1-7 days of offer signing.

As a buyer, you will most likely have to incur the cost of the home inspection. As it depends on the company and its services, you should expect to pay anywhere from \$300-600.

The home inspector is a professional who will do a thorough investigation of the property you want to purchase (this part typically takes around 3-5 hours). Once complete, the inspector will provide a full report of what they found and give you some tips on how to maintain the home should you proceed to purchase it. If any issue is found inside the property, you can accept them as-is, or you can try to negotiate with the seller to get the problems fixed or lower the price. It's important to note that we have to be careful not to be overly picky about smaller issues. Still, we will also take necessary precautions on potentially significant problems.



Lenders will typically request an appraisal to ensure that the value of the property is justified. Additionally, an appraisal typically helps homebuyers by bringing in a third party to make sure they don't overpay for a home.

Lenders typically hire an appraiser, but buyers incur their fees on closing day.

## APPRAISAL

## TITLE SEARCH

In simple terms, a title is a legal document that identifies the registered owner(s) of a property.

A title search is the process of researching public records to determine a property's legal ownership and find out if there are any claims (such as liens) on that property. A lawyer must complete a title search before closing day, and a clear title must be obtained to transfer ownership.



# STEP 4: *closing prep*

## HOMEOWNER'S INSURANCE

One of the principal tasks includes getting homeowner's insurance, which protects you against events such as floods, fires, and storm damages. We recommend you start shopping early to compare rates and get the best deal possible.

## CHANGE ADDRESSES AND UTILITIES

Another task you will have to complete before closing is changing all the addresses on your subscriptions, bills, banks, etc. Additionally, a few weeks before closing, you should call all utilities to have your name changed and schedule them to service your new home in time for when you take possession.

## START PACKING

While organizing for the big move, you will have to start packing! If you have lots of items to move out, we recommend you start by sorting through all your belongings and donating or selling items that you no longer use. As for things you plan to keep, try dedicating a few minutes or hours every day leading up to move to pack. Additionally, hire a moving company and/or rent a storage unit if you require these services.

**ONCE AN OFFER IS  
FIRMED UP, YOU WILL  
HAVE MANY TASKS TO  
COMPLETE BEFORE  
CLOSING DAY:**



# STEP 5: *moving in*

## PRE-CLOSING WALKTHROUGH

A few hours or a day before closing, we will go to your new home together and make sure that the property is in the same condition (minus minor wear and tear) as the inspection. If there are any significant issues, we can bring it up to the seller's representatives before closing on the property. This allows you to have peace of mind during the move.



**CLOSING DAY REFERS TO THE DAY  
THAT FINALIZES YOUR PURCHASE!  
AFTER CLOSING, YOU WILL RECEIVE  
THE DEED + KEYS FROM YOUR  
LAWYER; YOU ARE OFFICIALLY A  
NEW HOMEOWNER!**

## SIGN CLOSING DOCUMENTS

At closing, you will be reviewing and signing many documents to finalize the transaction.

Make sure you bring:

- Valid government-issued ID
- Cashier's cheque to pay for closing costs
- Any outstanding documents requested from your lawyer or lender.
- A rested hand

Both the buyer and the seller will incur closing fees. For the buyer, these fees typically include:

- Underwriting fees
- Escrow fees
- Homeowner's insurance
- Title search/Title insurance fees
- Land transfer taxes
- Lawyer's fees
- Mortgage Application fees
- Appraisal fees
- Homeowner's Association (HOA) or condo fees, if applicable

## WELCOME HOME!

Congratulations on the purchase of your new home! It was a lot of hard work, but now you can relax and throw a party to celebrate! Also, if you have any concerns after closing, I am always here to assist you.



# COMMON BUYER *mistakes*

**WHEN PURCHASING A PROPERTY, AVOID MAKING THESE MISTAKES!**

## SHOPPING AROUND BEFORE GETTING A MORTGAGE PRE-APPROVAL

To ensure that your financing doesn't fall through, make sure you receive a commitment from your lender. Shopping around without a mortgage pre-approval may result in heartbreak if you find out you cannot afford or put an offer on properties you love. To do a mortgage pre-approval, your lender will check your credit, verify your employment and downpayment, so start collecting all the paperwork necessary for your qualification. We know great local mortgage brokers and lenders, so if you need help, we'd love to put you in touch with people we trust.

## USING UP ALL YOUR SAVINGS AND NOT ANTICIPATING COSTS

Closing costs are typically 1-2% of the purchase price, and while many fees are found in every transaction (e.g., taxes, lawyer fees, etc.), you may incur extra costs depending on the type of property you purchase and the area. Additionally, keep in mind that you may need to upgrade or fix certain areas of your new home, or you will need an unexpected repair not long after your purchase. Therefore, make sure you don't use up all your savings and budget to pay for closing costs, the down payment, moving expenses, and some extra money in case of urgent repairs.

## BUYING A HOME WITH THE LISTING AGENT

Although the listing agent often knows more about the property you want to purchase, they are still working for the seller. This means that their job is to get the best purchase price and contingencies for the seller, not you. Therefore, purchase a house with a different agent who will work for YOU. Best part? In most cases, you don't pay anything for a buyer agent's services!

## NOT COMPARING OR APPLYING WITH MULTIPLE LENDERS

Just like you will most likely call multiple moving companies to compare services and fees, do the same with lenders! Mortgage interest rates and other costs vary from lender to lender, but many don't bother to shop around. By comparing different lenders, you will most likely save hundreds of dollars, so shop until you find the best lender!



# LOCAL

# recommendations

## HAMILTON HOME LOANS

ALEX CAPATO  
321.337.2588  
[www.hamiltonhomeloans.com](http://www.hamiltonhomeloans.com)

## DIRECT MORTGAGE LOANS

RANDAL HIESTER  
321.574.8816  
[www.directmortgageloans.com](http://www.directmortgageloans.com)

## US BANK

CANDACE LEARY  
321.775.6301  
[www.usbank.com](http://www.usbank.com)

## FOGARTY HOME INSPECTIONS

SEAN FOGARTY  
321.506.5125  
[www.fogartyservices.com](http://www.fogartyservices.com)

## ST. PENNY HOME INSPECTIONS

TRISTAN PENHALLEGON  
321.343.7715  
[St.PennyLLC@gmail.com](mailto:St.PennyLLC@gmail.com)

## D & D HOME INSPECTION

CRAIG CARSON  
MICHEAL DOGODA  
321.243.7765

## HHH HOME MAINTENANCE

HOUSTON HOUCK  
321.536.7002  
[MHS902@hotmail.com](mailto:MHS902@hotmail.com)

## REDFOX PEST SERVICES

JASON OR ERIC  
321.508.9666  
321.914.9298

## TAYLOR AND SONS MOVING

ERIC TAYLOR  
321.254.5727  
[taylorandsonsmoving.com](http://taylorandsonsmoving.com)

## A MOTHER'S TOUCH MOVING

SEAN STEIN  
321.253.6040  
[www.motouchmovers.com](http://www.motouchmovers.com)

STOP LOCAL



# HIGHLIGHTED LOCAL PROFESSIONALS

## THE ABC'S OF DIRECT MORTGAGE LOANS

### **A is for ACCESSIBILITY**

I am available to Realtors and Clients 24/7 including nights and weekends. My approach is to build a partnership, to help each other along the journey of home purchasing and financing.

### **B is for Book of Business**

I serve the residents of Florida by providing conventional, FHA, VA and USDA financing. I process loans for manufactured housing which is secured on a piece of land. Finally, I process construction to permanent loans, with a single closing. DML is truly a one stop shop for all your mortgage needs.

### **C is for Communication and Collaboration**

I put all clients into the best loan for their situation. I keep the realtor and the client updated routinely on the progress. Communication and integrity are of utmost importance and will always be at the forefront of my relationship with any borrower and their realtor.

### **S is for Support**

I am a people person  
I delight in working with and for the people, helping each client fulfill the American Dream of home ownership.  
Randy Hiester office/fax 321.574.8816

## **Purchasing a home is a big deal.**

The truth is that not all Mortgage Loan Advisors (and the lenders they represent) are the same. Just like in every industry, there are those that really care about the people they are working for as I do; and then there are those to avoid because you are just a number. When buying a home, you want to have a Mortgage Loan Advisor that will take the time to listen and answer your questions. You need someone you can trust to provide you with clearly defined options and help you make a loan decision that is right for you. You deserve someone that will guide you through the entire process and be there for you before, during, and after your loan. I'm available weekends to help with your home buying needs.

- Pre-Approvals in minutes
- Convenient technology- apply where and when you want.
- Loan options to meet your needs
- Competitive rates
- Quick closings

Ask about our discounts for community heroes and repeat customers

Please call, text, or email me anytime.

I look forward to working with you!!

Hamilton Home Loans

Alex Capato direct: 321.337.2588

[alex.capato@hamiltonhomeloans.com](mailto:alex.capato@hamiltonhomeloans.com)

LET ME HELP YOU FIND  
YOUR NEW HOME!



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