

THE ULTIMATE ROADMAP TO BUYING A HOME



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BUYER GUIDE




COLLIER
&
ASSOCIATES

Jill Bell

• HELLO!

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CANVA STORIES

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You're ready to find a place to call your own. Whether it's time to upgrade, downsize, or make the leap to own your own property there's a lot to think about when it comes to your ideal home. One of the first decisions includes selecting a real estate professional to manage the process.

You deserve the best: a real estate broker who protects your best interests and works tirelessly to find you the perfect home. From the time you make a list of wants and needs to closing on your new home, I will be by your side the whole way.

How do I do it? I take time to listen;

understand your priorities and challenges; and answer any questions you may have along the way.

I've chosen this career because I love helping people. My local expertise means I'll be able to answer your questions and negotiate on your behalf to get you the best deal possible.

I will find out what makes your family happy, and I won't rest until I've found you a home that your family will love for years to come.

I appreciate your time and look forward to earning your business.

Sincerely,

A handwritten signature in black ink that reads "Jill Bell". The script is elegant and cursive, with the first letters of "Jill" and "Bell" being capitalized and prominent.

THE STEPS

Let's take a closer look at the steps to buying a home.

**START
HERE**



GET PRE-APPROVED

You'll want to get this process started with a local lender ASAP, as you will include this bank letter with all offers.



INSPECTION

We will hire an inspector and he will give us a thorough report on the condition of the house. We will then negotiate any repairs.



APPRAISAL

Your lender requires an appraisal because they will only lend the appraised value (not the sales price). We will renegotiate if the house does not appraise.



CHOOSE AN AGENT

Choose an agent who is on top of the details and whose experience can work in your favor!



MAKE A DEAL

Once we reach an agreement and all parties have signed the contract, you'll have a house under contract!



HOUSE HUNTING BEGINS

I'll search for properties that fit the bill until we find your dream home!



MAKE AN OFFER

We'll discuss the terms, then I'll write up an offer and negotiate on your behalf.



PLAN FOR THE MOVE

Schedule the movers and utilities, then pack your things!



CLOSING

We will have a final walk through, we'll sign documents, and you'll get the keys to your new home!

HOME!

HOW TO FIND YOUR DREAM HOME •



Buy for the Long Haul

It may be hard to see into the future, but when you are buying a home it's important to purchase a property you can see yourself living in for the next five to seven years.



Identify Flexible Spaces

When you walk into a home, think about the various purposes each room can have. You need a home that can evolve.



Evaluate Your Needs

Make a list of some of the most important things you're looking for. You need to know what features of a home are flexible and what you can't live without.



Fall in Love with the Neighborhood Too

You should visit the neighborhood at various times to ensure you like what you see.



Don't Overspend

Stick with what you're current expenses allow. It's more important to afford your home and save for those unexpected life circumstances.



Make a Solid Investment

Purchasing a home is an investment into your future so be sure to consider the future resale value of the home. You want to make money by living in this house.



Location, Location, Location

Where the home is situated will play a large factor into how you'll live and the resale of your home.

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IMPORTANT THINGS TO DO WHEN GOING THROUGH THE MORTGAGE PROCESS

- Alert your lender if any of the information you've provided has changed since the initial discussion. Changes in information might include address, job, or salary.
- Maintain records of all bank transactions, especially if you transfer a large amount from one account to another, during the loan process.
- Be mindful of your credit score, as any little change can impact your loan.
- Obtain homeowners insurance and be prepared to provide this information to your lender before closing.
- Communicate with your lender if you have any questions or concerns about your loan.



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IMPORTANT THINGS TO AVOID WHEN GOING THROUGH THE MORTGAGE PROCESS



- Don't make any significant purchases during the loan process, as this can negatively impact your debt-to-income ratio (i.e.: cars, boats, RVs, furniture, TVs)
- Don't open or close any credit cards during the loan process, as this too can negatively impact your debt-to-income ratio.
- Don't quit or change jobs if possible. Lenders are more favorable toward individuals who show a two-year work history.
- Don't co-sign for another borrower. Signing a loan for another borrower will show additional debt on your record and could affect both your credit and your debt-to-income ratio.
- Don't change your current assets. Changes include rotating investments, opening or closing accounts, and making unexplained deposits.

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MOVING CHECKLIST

CHANGE OF ADDRESS

- | | |
|--|---|
| <input type="checkbox"/> U.S. Postal Service | <input type="checkbox"/> Place of Employment |
| <input type="checkbox"/> Driver's License | <input type="checkbox"/> Health Insurance |
| <input type="checkbox"/> IRS | <input type="checkbox"/> Life Insurance |
| <input type="checkbox"/> Social Security | <input type="checkbox"/> Disability Insurance |
| <input type="checkbox"/> Voter Registration | <input type="checkbox"/> Doctors |
| <input type="checkbox"/> Banks | <input type="checkbox"/> Schools |
| <input type="checkbox"/> Loans | <input type="checkbox"/> Friends & Family |
| <input type="checkbox"/> Investments | <input type="checkbox"/> Subscriptions |
| <input type="checkbox"/> Credit Cards | <input type="checkbox"/> Associations |
| <input type="checkbox"/> PayPal | |
| <input type="checkbox"/> Automated Payments | |

SERVICES TO CANCEL / TRANSFER

- | | |
|-------------------------------------|---------------------------------------|
| <input type="checkbox"/> Cable | <input type="checkbox"/> Water |
| <input type="checkbox"/> Internet | <input type="checkbox"/> Sewer Trash |
| <input type="checkbox"/> Home Phone | <input type="checkbox"/> Lawn Service |
| <input type="checkbox"/> Cel. Phone | <input type="checkbox"/> Pest Control |
| <input type="checkbox"/> Electric | <input type="checkbox"/> Housekeeping |
| <input type="checkbox"/> Gas | |

ORGANIZE

- ☐ Keep Personal & Financial Documents in One Box (checkbook, Passports, Birth Certificates, Insurance Docs, Taxes)
- ☐ Notify Old & New Schools - Arrange Transfer
- ☐ Put keys, garage door openers, remote controls, warranties and manuals in a bag for the new owners.
- ☐ Plan meals to use the food you have left. Less to move!

PACKING / STORAGE

- ☐ Purge unused items
- ☐ Reserve Movers or Moving Truck
- ☐ Reserve Storage if necessary
- ☐ Pack infrequently used items ahead of time
- ☐ Start a Family "Move Kit" for the first night in your new home. (TP, paper towels, water bottles, snacks, change of clothes, etc.)

MOVING DAY

- | | |
|---|---|
| <input type="checkbox"/> Arrange to have help with the kids or pets for the day | <input type="checkbox"/> Do a final walk through to ensure you have everything and the house is left in good condition. |
| <input type="checkbox"/> Have cash to tip the movers | <input type="checkbox"/> Adjust Thermostat |
| <input type="checkbox"/> Final Cleaning of Old House | <input type="checkbox"/> Turn off water heater |
| <input type="checkbox"/> Dispose of Trash | <input type="checkbox"/> Close the blinds |
| <input type="checkbox"/> Run Garbage Disposal | <input type="checkbox"/> Lock all doors and windows.. |

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READY TO FIND YOUR DREAM HOME?

Call, text, or email me to start the process.

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THE FEEDBACK

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