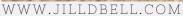
THE ULTIMATE ROADMAP TO BUYING A HOME

BUYER GUIDE









HELLO!



JILL BELL
EXECUTIVE BROKER

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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,

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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!



HOME!

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



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 C	OF ADDRESS	ORGANIZE	
U.S. Postal Service	Place of Employment	 Keep Personal & Finance Box (checkbook, Passponsor) Insurance Docs, Taxes) 	oorts, Birth Certificates,
□ Driver's License□ IRS□ Social Security□ Voter Registration□ Banks	Health Insurance	☐ Notify Old & New School	
	Life Insurance	Put keys, garage door openers, remote controls, warranties and manuals in a bag for the new owners.	
	Disability Insurance		
	on Doctors	Plan meals to use the foo	od you have left.
	☐ Schools	Less to move!	
Loans	Friends & Family		
Investments		PACKING / STO	DRAGE
Credit Cards	Subscriptions	_	
□ PayPal	Associations	Purge unused items	
Automated		Reserve Movers or Moving Truck	
SERVICES TO CANCEL / TRANSFER		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.)	
Cable	■ Water		
☐ Internet☐ Home Phone☐ Cel. Phone☐ Electric☐ Gas	Sewer Trash	MOVING DAY	
	Lawn ServicePest Control	Arrange to have help with the kids or pets for the day	Do a final walk through to ensure you have everything and the house is left in good condition.
	■ Housekeeping	☐ Have cash to tip the movers	
		Final Cleaning of Old House	Adjust Thermostat
			Turn off water heater
		Dispose of Trash	Close the blinds
	$\widehat{\mathcal{M}}$	Run Garbage Disposal	Lock all doors

READY TO FIND YOUR DREAM HOME?

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





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@ NWAREALESTATE

THE FEEDBACK

Scan this code with the camera on your phone to read testimonials online.

