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Coldwell Banker Vanguard Realty Homebuyer Guide



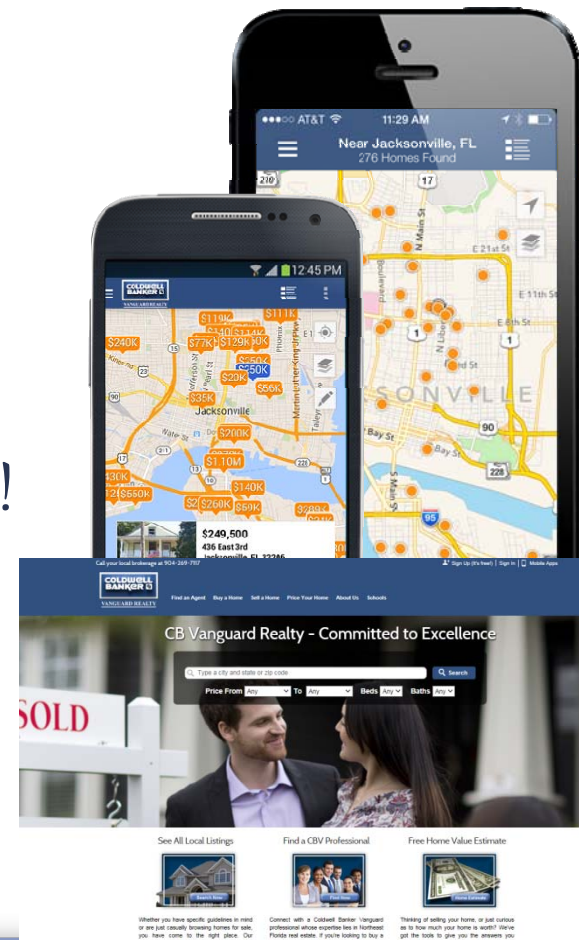
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7 Steps to Buying a Home

1. Get Pre-Approved by USAA
2. Access all of the inventory
3. Narrow the field
4. Select the best home
5. Make the offer
6. Prepare for closing
7. Sign papers and pick up your keys!



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The Financing Process



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- Determine upfront and monthly parameters
- Determine what type of loan best fits your needs.
- Establish the lender relationship.
- Get a written pre-approval from USAA
- Gather the documents you will need.
- Make application

- Two most recent pay stubs.
- W-2 forms for the past two years.
- Federal tax returns for the past two years.
- Bank statements from the last two months.
- Long-term debt information such as credit cards, auto loans, etc.



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Special Situations

Builders

Open Houses

REOs/ Short Sales

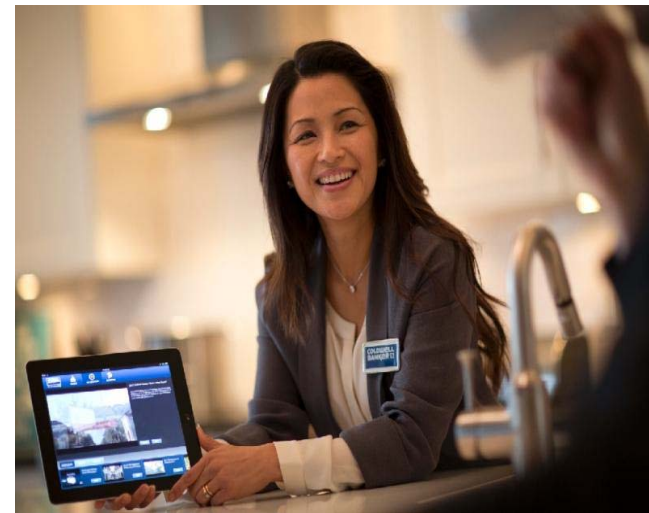
You still need representation.

Take my card and ask my advice.

The agent showing the property does not represent you.



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Lets start looking



What are your
primary needs?



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Write the Offer



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When we've found the right home, I will write the offer and ensure all paperwork is complete. Now is the time to cover PASA terms and answer questions.



The 7 key elements to your offer:



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- Escrow Deposit
- Time to close
- Contingencies
 - Inspections
 - Financing
 - Other
- Closing Costs
- Special Conditions
- Personalty
- Price



Let's get the basics down now



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Other Issues

- Appraisal – Assurance to the Lender that you are paying an appropriate price for the home. (Remember, only your lender can order the appraisal.)
- Survey – Check for encroachments
- Title Insurance – Mortgage or owners policy



Our partnership - *You*

- Communicate with me
 - Your wishes
 - My performance
- Verbalize your offer to me





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Our partnership ~ **Me**

- Transaction broker
 - Answer all questions
 - Provide guidance
 - Honesty and integrity
- Assist in property selection based on your parameters
- Provide informational suggestions
- Convert your offer to a PASA
- Assist with financing and the closing
- Assist in the home inspection and home warranty
- Assist with special needs and area information
- Is there anything else that you need me to do for you?





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House Hunting



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- The Inventory
- Starting
 - Where
 - When
- How we will work
- Questions?

