



BLENDER
REALTY

Buyers Guide to Home Ownership



Welcome to Blender Realty

Congratulations on taking the first step toward purchasing your dream home! At Blender Realty, we specialize in making the home-buying process smooth, stress-free, and tailored to your needs. With our expertise and commitment, we're here to guide you every step of the way.

At **Blender Realty**, we pride ourselves on:

- Local Expertise: Deep knowledge of neighborhoods and market trends.
- Client-Focused Approach: Your needs are our priority.
- Comprehensive Support: From your first showing to closing day, we've got you covered.

Let **Blender Realty** guide you home.



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What You Need to Know Before Buying a New Home

Figure out what you can afford.

Homeownership can be among the biggest financial decisions that you'll make. Before you begin visiting open houses, be sure you can afford the purchase price of your dream home.

Most home buyers will need a loan to buy a new house, which requires finding a lender. There's nothing worse when you're buying a home than having your mortgage application denied. So, checking your personal finances before you begin house hunting is an important first step.

Settle on a lender and get pre-approved.

Most people take their time with the house hunting phase when buying their dream home. In fact, the average home buying process in the U.S. takes about four months.

During the shopping period, you'll learn what is and is not important to you for a new home in your price range, which neighborhoods you prefer, and what your deal-breakers are.

Mortgage pre-approval.

You really shouldn't begin shopping for a house until you know how much a house you can afford. And if you want sellers and their real estate agents to take you seriously, you need a pre-approval letter.

Keep in mind that pre-approval is different from pre-qualification. When you get pre-qualified by a lender, it's an estimation of what they'll lend you. Pre-approval is a more rigorous examination of your financial situation, and it lets you know exactly the loan amount a lender is willing to underwrite.



By The Numbers

Buyers with pre-approval are nearly twice as likely to successfully close on a home compared to those without it.

Approximately 87% of buyers purchased their home through a real estate agent in 2023.

80% of buyers prioritize a home with energy-efficient features, and 76% look for an updated kitchen.

Finding Your Dream Home Together

As your real estate agent, I'm passionate about helping you discover a place that truly feels like home. For me, it's not just about matching you with the right number of bedrooms or the perfect ZIP code—it's about understanding your story, lifestyle, and the dreams you envision for your future.

Your journey to homeownership is unique, and that's why I collaborate closely with every client, taking the time to learn what matters most to you. This is more than just a transaction; it's about creating the foundation for a life you'll love.

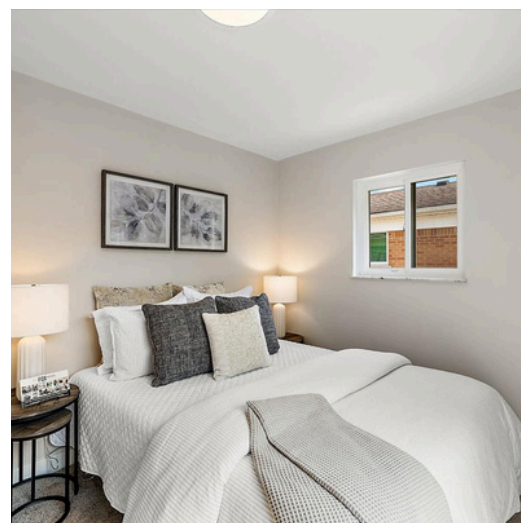
What You Can Expect When We Work Together

When you choose me as your guide in the home-buying process, you get personalized care and a commitment to excellence every step of the way.

Here's how I'll make your journey as seamless and stress-free as possible:

- The first step is to sit down and write out your top 5 “must haves” and the top 5 “I want” in your new home.
- In-Person Tours: I'll personally accompany you to explore homes and neighborhoods that align with your vision.
- Real-Time Updates: You'll be the first to know about new homes hitting the market that match your criteria.
- Extensive Research: Whether it's online, offline, or through my professional network, I leave no stone unturned in the search for your ideal home.
- Strategic Insights: Before making an offer, I'll provide a comprehensive market analysis so you can feel confident in your decisions.
- Dedicated Partnership: I'm with you every step of the way until we find the perfect place to call home.

With systems in place to simplify the process and a deep commitment to understanding your needs, I'm here to make buying your dream home a reality.



Make an offer and negotiate

When you've found the perfect home, it's time to make an offer. Your real estate agent or Realtor will guide you through the process, and in many cases, take the lead.

Your offer will be based on numerous factors, including.

- How hot the real estate market is.
- Asking price
- Whether or not there are other offers
- How long the property has been on the market?
- Look at other information such as: how quickly homes are selling in the area, are they selling at list price or higher or lower, and how many similar homes are on the market.
- Agent to prepare buyer for multiple offer situations.

The seller will either accept, decline, or counter your purchase offer. If the seller declines, you have the option to make a counteroffer.

Your purchase offer will include an earnest money deposit — typically between \$5,000-\$10,000 of the purchase price — that will be put into escrow. The earnest money will remain in an escrow account until the seller accepts your offer.

If you get cold feet about the home and rescind your offer, the earnest money is forfeited to the seller. Otherwise, it will be applied to your down payment and mortgage closing costs.



As you would expect, buying a home comes with paperwork. There are a variety of forms and documents you will need to sign.

- Buyer / Agent Agreement Form. With the new laws in place that govern real estate, before, an agent can take you out to see homes, a buyer agency agreement form must be signed. This form details the agency relationship and how the realtor will be compensated.
- Buyer will need to provide the agent with pre-approval for a mortgage. Agent will verify with the lender the buyer's ability to purchase.
- Offer to purchase. Once you have found the home you like, the offer to purchase it needs to be signed along with an Earnest Money Deposit (EMD) which will be kept in Escrow at the Title Agency.

Facilitating the Close

- Agent will offer buyer a couple of home inspector options. The buyer will call the inspector to set up the appointment as well as pay for the inspection.
- Review and discuss home inspection and negotiate repair requests.
- Once the offer is finalized, it will be sent to the title agency. The agent will order a title search and an owner's title insurance.
- Review with buyer closing costs for the transaction.
- The lender will schedule the appraisal. The appraisal is how much the lender is willing to loan on the property. Discuss appraisal waiver options.
- Once the lender gives the buyer and agent a clear to close, the agent and buyer schedule the closing.
- Within 3 days of closing the agent will receive the final closing statement which will be sent to the buyer. The closing statement will have a breakdown of all costs and let the buyer know how much money they need to bring to the closing.
- The agent will review all documents before closing to ensure that the closing goes smoothly.



1. Consult with a Real Estate Agent (sign buyer representation agreement).

2. Speak with a lender to determine your budget & get a pre-approval letter.

3. View properties that meet your criteria. Review seller disclosures.

4. Select a home to buy and write an offer. Deposit Earnest Money with the title company.

5. Negotiation of terms.

6. Final executed sales contract.

7. Buyer schedules the inspection.

8. Upon receipt of inspection report, buyer & realtor address any issues & remove contingencies.

9. Buyer submits a formal loan application, which starts the loan processing.

10. The application goes to underwriting and bank sends out an appraiser.

11. Realtor sends executed purchase agreement to title company so they can open title.

12. Buyer arranges for homeowners' insurance on the new home.

13. Buyer transmits the downpayment balance to the title company.

14. Buyer receives a loan commitment from their lender.

15. The loan is funded; at which time we have "clear to close" on the home.

16. Close on new home and receive keys.