

# Home Buying 101



**Let's get started! Together, step-by-step, we can do this!**



## Step #1—Pick One.

Choose a Realtor that will guide you through the process to find your dream home.



## Where do you start?

**WHEN?** When would like to buy/move? Soon? In 3-6 mos? A year?



**WHERE?** Do you have a specific area or are you open to all options?



**WHAT?** LIST 5—list the five most important items you want/need in your new home.



**HOW?** How much can you spend? Set a budget. Decide on a price range you can spend on a home.



**Are you ready to start considering properties?** Did you

know that you can start by allowing me to send you MLS listings of homes that fit your criteria?

**Let me take the mystery out of the next steps.**



**Paying for your home:** Do you have questions about financing? When should you get your financing in place?

\*\*Are you pre-approved?

\*\*Will you be buying “Conventional”, “VA”, “FHA” or obtaining some other type of mortgage?

\*\*Do you have a down payment?



**Making an offer for that perfect house.** Your Realtor is the best asset to guide

you through the offer and acceptance process. Let your Realtor explain the mystery of making that offer and explain terms such as

Short Sale, Foreclosure, standard sale.

Earnest Money, Contingencies, as-is, etc.

Your Realtor can negotiate counter-offers, supply you with comparables for “Fair Market Value” and make sure that you get the best deal possible.

**ASK AUDREY. I have the answers!** Continued next page ➔



613 A Carteret Street Beaufort, SC 29902

Phone: 843-379-1400 Fax: 843-379-1401

**Audrey Matisa—267-300-8469**

# Home Buying 101

Home Buying 101 continued....



**What happens next? You have an offer and acceptance....**



Your Realtor can guide you step-by-step through the next steps between an accepted offer and Closing!

Your Realtor can guide you through Inspections and appraisals, insurance and flood insurance requirements, tax structures, HOA's (if applicable), pro-rated items, Escrow, Title search, Title Insurance, etc.

There may be many terms that are a mystery to you. **Your Realtor can explain and guide you through every one.**

**ASK QUESTIONS.** Your Realtor can turn you into an "informed buyer" and make the process as simple and easy as possible.

**Realtors can provide you with answers, and help you every inch of the way. Ask for a glossary of terms. Ask for explanations of any CLOSING—The final step!**



**Closing—You made it!** You have successfully reached the final step!

Your Realtor can take the mystery out of "what happens at a closing".

Your Realtor can answer all your questions about:

What are closing documents?

What are Closing Costs?

What do I need to Close, etc.?

Your Realtor can prepare you to go to closing with a clear understanding of the process.

Again, **ASK QUESTIONS!** Allow your Realtor to define all terms.

## THE LAST STEP!



**Get those house keys!**

**Call me! I CAN help!**



**613 A Carteret Street Beaufort, SC 29902**

**Phone: 843-379-1400 Fax: 843-379-1401**

**Audrey M. Matisa**

**267-300-8469** or email me at:

**[audrey.matisa@gmail.com](mailto:audrey.matisa@gmail.com)**



**Keep It Simple and Smart**

**As your Realtor, I feel that the best approach is to keep it simple and smart**

**The perfect agent to make this happen!**

**[Audrey Matisa—267-300-8469](tel:267-300-8469)**