

HOME BUYER GUIDE  
YOUR COMPLETE GUIDE TO THE HOME BUYING PROCESS



*Andrea Garcia*

A TAILORED APPROACH TO REAL ESTATE



As a proud Arizona native and seasoned real estate professional, I am passionate about sharing my knowledge, experience, and love for this state as clients begin the exciting next chapter of their lives. I value the trust placed in me as a true expert in this market and it is my greatest joy to guide individuals through the real estate buying and selling process in the place I call 'home.'

Buying a home requires tenacity, patience, and creativity. With clear, open, and honest communication as well as a collaborative, customer-first approach, I actively listen to my clients' needs to better help them achieve the best possible outcome. Additionally, as a RESACertified Staging Advocate and Certified Negotiation Expert (CNE) with years of experience helping buyers and sellers come to win-win resolutions, I am a dedicated advocate for my clients - always keeping their best interest and long-term goals at heart.

As we work together to bring your real estate dreams to fruition, it is my top priority that you experience harmony, peace, trust and financial success through the buying process.

- *Andrea*



# THE PROCESS

## A STEP-BY-STEP GUIDE OF THE HOME BUYING PROCESS

**\_ 0 1**

### CONSULTATION

Meet with your real estate agent to discuss your desired home needs.

**\_ 0 2**

### PRE-QUALIFIED

If you need financing, get pre-approved with a mortgage lender or bank.

**\_ 0 3**

### HOME SEARCH

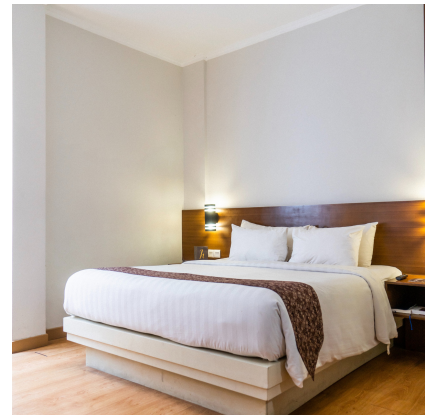
Your real estate agent will send you a list of homes based on your needs and tour properties for sale.



**\_ 0 4**

### MAKE AN OFFER

Make an offer on home you'd like to purchase and get accepted.



**\_ 0 5**

### HOME INSPECTION

Discuss results with your realtor and decide which repairs you'd like fixed before you move forward.

**\_ 0 6**

### APPRAISAL & TITLE SEARCH

The bank or lender orders the appraisal, lawyers or a title company does the title search.

**\_ 0 7**

### CLOSING

Get financing approved, conduct a final walkthrough, sign papers and celebrate!

# REAL ESTATE TERMS

## HELPFUL TERMS FOR HOME BUYERS TO KNOW



### APPRAISAL

A determination of value for your house you plan to buy. A licensed, independent appraiser makes an estimate by examining the property & comparing it with recent sales of similar properties.

### CLOSING COSTS

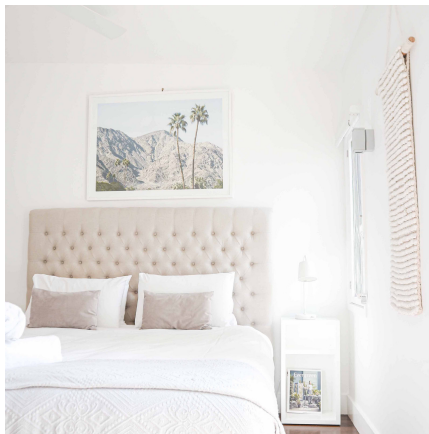
Fees and expenses you pay when you close on your house, beyond the down payment. Includes fees for an attorney, title search/insurance, taxes, lender costs and some upfront housing expenses.

### VOE (Verification of employment)

The final verification of employment done by your lender with your employer before closing escrow.

### EARNEST DEPOSIT

You pay by a personal check or bank wire the day after going under contract.



### INSPECTION PERIOD

A set amount of time you have to inspect a home with any inspector - paid for by the buyer.

### ESCROW

The holding of funds or documents by a neutral third party during closing the sale of your home.

### ZONING

Local laws dividing cities or counties into different zones according to allowed uses. Ex. commercial, residential, and mixed-use.

### TITLE

Ownership of real estate or personal property. With real estate, title is evidenced by a deed recorded in the county land record office.

# COSTS TO BE AWARE OF DURING THE BUYING PROCESS

## UP FRONT COSTS

---

### EARNEST DEPOSIT

- Paid by personal check or bank wire
- Refundable if you don't buy the home and don't breach contract

### INSPECTIONS

- General home inspection
- Termite inspection
- Speciality inspections (HVAC, Plumbing, Electrical, Foundation, Mold, etc.)

### APPRAISAL

- General appraisal costs

## COSTS DUE AT CLOSING

---

### CLOSING COSTS

- Lender Fees
- Title Fees
- 1 year prepaid homeowners insurance
- 3 months property taxes

### DOWN PAYMENT

- Paid by cashier/certified check or bank wire



# FINANCING TIPS

## 0 1

### GET YOUR CREDIT IN CHECK

---

Make sure you're financially prepared for home ownership . Do you have a lot of debt? Do you have enough saved for a down payment? Check your credit score and do what you can to improve it. If your credit score isn't where you want it to be, give yourself 6-9 months to improve it before buying a home. Consult your local lender or credit repair specialist to get your credit score higher.



## 0 2

### FIND THE RIGHT LENDER

---

You'll want to find a lender that best fits your needs. We suggest using a mortgage broker they have the ability to shop multiple companies and give you a variety of different loans and pricing. Sometimes working with your lender from a big bank is best if you are buying a jumbo loan and have a lot of assets under management. Otherwise, we prefer mortgage brokers.



## 0 3

### GATHER DOCUMENTS

---

A Lender will need to gather documents and information from you in order to get you pre-approved to purchase a home. Here are a few things to have ready:

- W-2 forms from the past 2 years
- Pay stubs from the last 30 days
- Federal tax return from the past 2 years
- Proof of other sources of income
- Recent bank statements
- Details on long-term debts such as car payments or student loans
- ID and social security number



# RESOURCES

A QUICK GUIDE TO LOCAL SERVICE PROVIDERS IN YOUR AREA

## PLUMBING

COMPANY NAME ..... 800.123.4567

COMPANY NAME ..... 800.123.4567

COMPANY NAME ..... 800.123.4567

## HANDYMAN

COMPANY NAME ..... 800.123.4567

COMPANY NAME ..... 800.123.4567

COMPANY NAME ..... 800.123.4567

## LANDSCAPING

COMPANY NAME ..... 800.123.4567

COMPANY NAME ..... 800.123.4567

COMPANY NAME ..... 800.123.4567

## CABLE & INTERNET

COMPANY NAME ..... 800.123.4567

COMPANY NAME ..... 800.123.4567

COMPANY NAME ..... 800.123.4567

## HOME CLEANING

COMPANY NAME ..... 800.123.4567

COMPANY NAME ..... 800.123.4567

COMPANY NAME ..... 800.123.4567

## ELECTRICAL

COMPANY NAME ..... 800.123.4567


COMPANY NAME ..... 800.123.4567

COMPANY NAME ..... 800.123.4567






AG  
*Andrea Garcia*

A TAILORED APPROACH TO REAL ESTATE

 (602) 733-2278 Direct

 [AndreaS4Group@Gmail.com](mailto:AndreaS4Group@Gmail.com)

 [AndreaGarciarealty.com](http://AndreaGarciarealty.com)

   Let's connect on social media!

