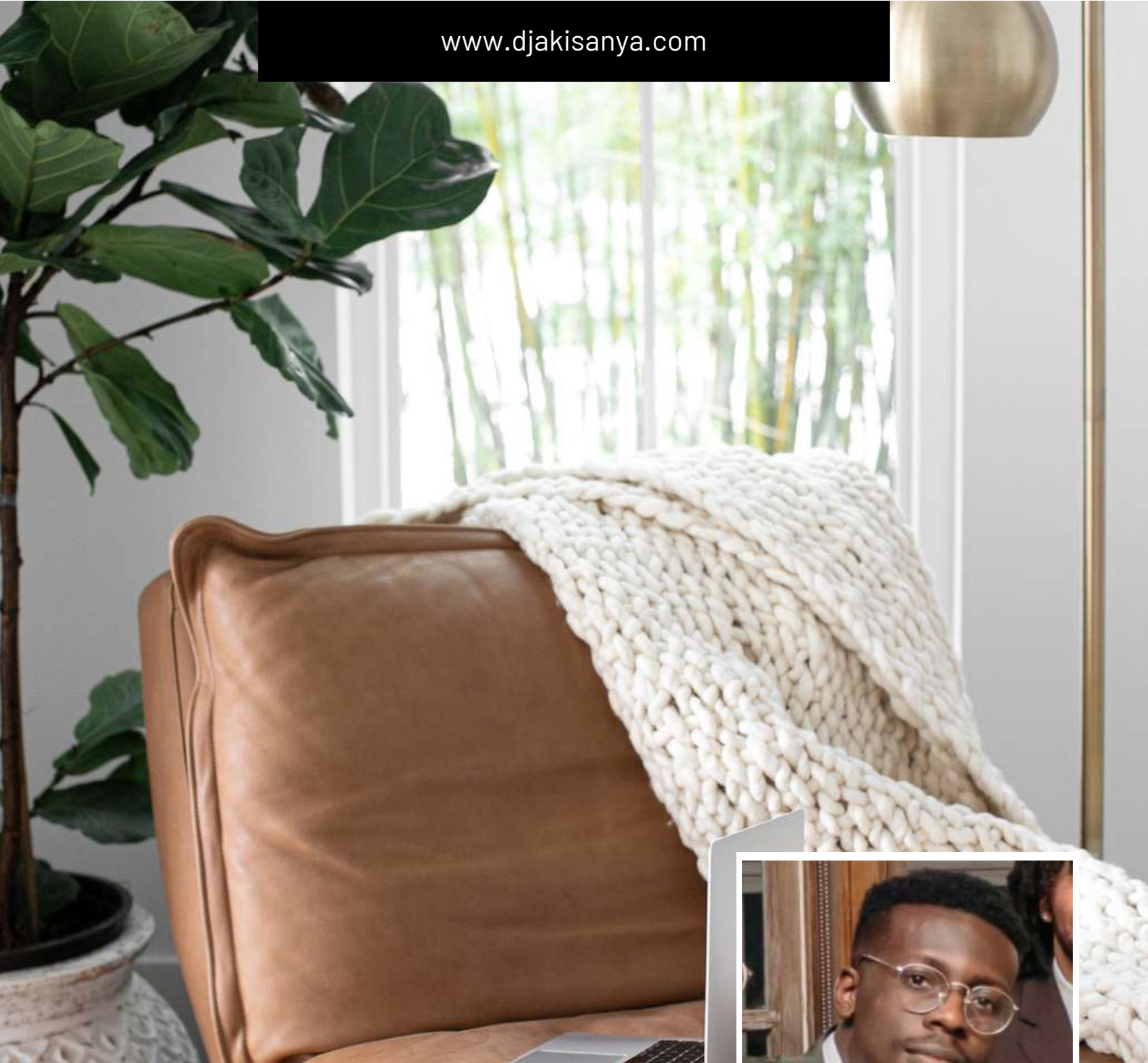


real estate essential

Buyers Packet

www.djakisanya.com



A Step by Step Guide

On your Buying process Journey

Welcome to your complete Guide to the Home-Buying Process.



DJ Akisanya
Real Estate Agent
Execuhome Realty



What you should know before you Purchase a Home

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hat you should know before you Purchase a Home

Know what you want

To make sound decisions make a pro and con list. Do you want a home? Do you want a condo? Ensure you are shopping for a place that will meet your needs and your lifestyle

Check the actual value of any property you are planning to buy

Working with an agent that understands the market values in your area is critical if you want to avoid overpaying for your home.

Try to picture yourself in the home

When you visit a home for viewing, after analyzing all factors, try to see yourself living there, think about the facilities and the neighborhood and your lifestyle

Plan your furniture

If you have furniture you like, you will prefer bringing it with you. Try to analyse how it would fit into a potential new space.



Why the need for a Realtor?

Being buyer specialists we focus on helping people successfully find and purchase the homes they've always wanted. A professional realtor serves as your best resource while buying your home!



What else can we help with?

- Educating you on the buying process and in turn saving you an endless amount of time and money.
- We help with your property search, negotiation and transaction processes.
- Saving you time regularly searching the market for affordable homes that meets your criteria.
- Knowing the lenders in the area and help you understand the importance of being pre-approved for a mortgage.
- View homes with you and provide comparative analysis.

Why Buy a home?

- A home purchase is one of the best investments you can make.
- Property Tax Deductions
- Mortgage Reduction
- Builds Equity
- Capital Gain Exclusion
- Cheaper than renting a house



MEET YOUR LISTING AGENT

Introduction

I Strive to make your process completely trouble free. Your Home is the most important purchase you'll ever make. Learning the process of how to buy a house can be challenging. Let me show you the process of buying a house go smoothly Bringing authenticity and transparency to every interaction, clients get the same. Taking pride in earning my clients trust, I'm is able to guide and educate clients through the entire Real Estate transaction process.

my client's needs are MY #1 Priority !



With experience in all types of markets I'm able to bring a level of communication and accountability my clients are used to and always demand.

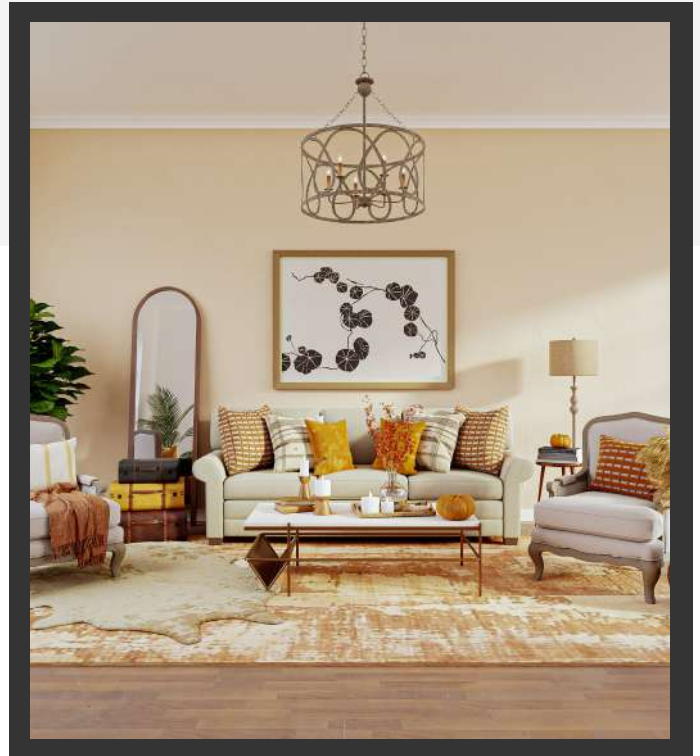
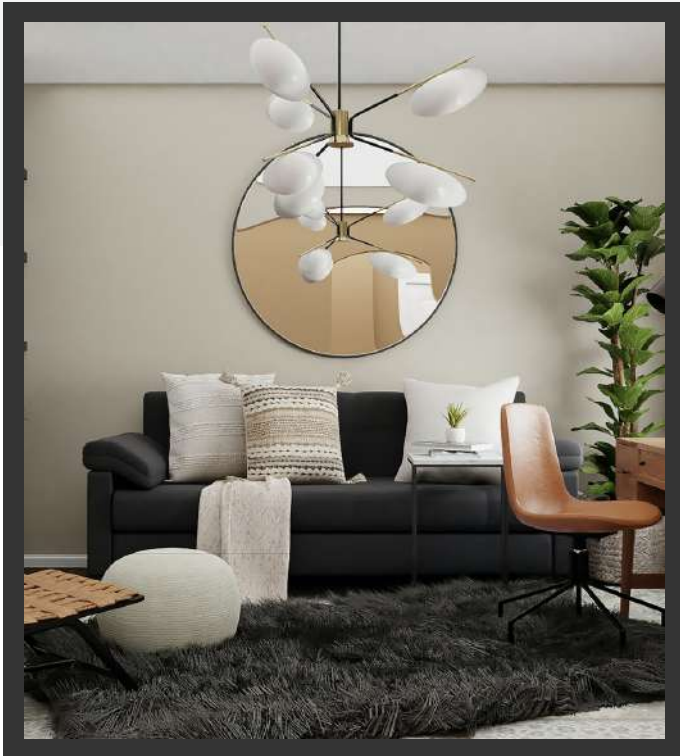
MY ACHIEVEMENTS

- Experienced with real estate in Maryland and surrounding areas
- Writing offers that beat out dozens of others
- Expert with First Time Homebuyers
- Member of HCAR (Howard County Association of REALTORS)
- Licensed REALTOR

GET IN TOUCH

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BUYING A HOME

Buying a home represents a huge investment and also debt. A home buying process can be so exciting, but also stressful since there are several factors to consider and many decisions to make. Hence it is crucial for you to have all the available resources necessary to make a well-informed decision, together with the time and the help of a realtor.

This packet gives you information that will be helpful during your transaction. We are able to provide you with expert consultation at each step of the buying process and help answer any of your questions.

FREQUENTLY asked questions

Can I buy a home with no down payment?

The down payment is an essential part of your purchase. There are private lenders who offer mortgages with zero down, but the interest rate will likely be much higher and the cost to you will be much greater in the long run. This is generally not recommended while buying a home. Don't cut corners and risk your home and investment. Save up at least five per cent of the purchase price, and consider reducing your home-buying budget to make it more affordable.





HOME BUYING PROCESS

Easy to follow steps for home buyers

- 01 Pre-Approval** ✓
 - Speak with a lender
 - Analyze & address any credit issues
 - Determine your right mortgage
- 02 Home Shopping** 🛒
 - Discuss home requirements with an agent
 - Tour listings in your price range
 - Adjust your requirements if needed
- 03 offers & Negotiation** 🤝
 - Research and discuss homes with your agent
 - Finalize and submit an offer to the seller
 - Negotiate and sign contract
- 04 To do before closing** 🔍
 - Home Inspection
 - Appraisal and Survey
 - Negotiate Repairs
 - Finish Loan process
- 05 Closing** ✍️
 - Review closing statement
 - Sign Documents & Recieve Keys!!



WHILE YOU APPLY FOR A REAL ESTATE LOAN

Here are some of the major rules you must consider while you apply for a Real Estate loan

- Do not omit debts from your loan application
- Do not acquire any new credit cards
- Do not buy any expensive furniture
- Do not change banks
- Do not splurge on expensive vehicles
- Do not spend the money you have for your closing

KEY FACTORS THAT CAN HELP YOU DECIDE

The Location

Once you purchase your house, You can always have things inside changes but you cannot change your home's location. When you go house hunting, consider location as an important factor to your home. Also consider factors like: Ease of access, Traffic noise and crowd, play areas, schools and public transportation.

The Site

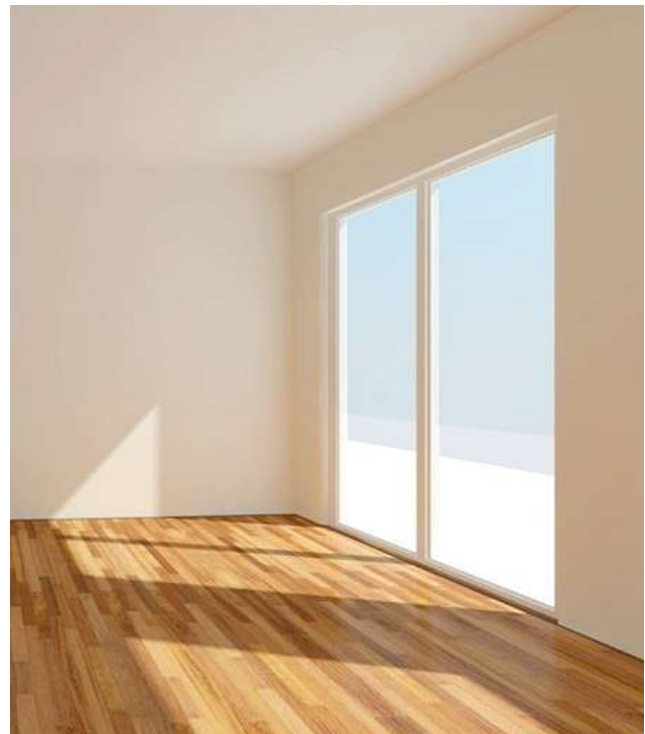
Beyond location, look at the site of the home. Do you have lots of stairs to climb? Do the neighbors windows look directly into the home? Is the front yard suitable for kids or pets? Is access to the property safe regarding the curb driveway, or stairs to the front door?

Windows & Lighting

Do you love a bright sunny room or do you love privacy? Look at your potential home with light and sunshine in mind. Look at locations of electrical outlets. Will they suit your lighting needs?

The Kitchen

If a good kitchen is something you want most do not settle for one that won't work well. Re-modelling is very expensive. Do not consider appliances but more of countertops and cabinet fixtures.





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Your Name _____

Phone # _____

E-mail ID _____

Street Address _____

City, State, Zip _____

Your Desired Location, City/Neighbourhoods

Are you familiar with the preferred area? If not, briefly describe the area you would like to move to

Price & Financing

What price range homes are you interested in? Min - Max

Pre-Qualification

Are you Pre-Qualified? What amount have you been Pre-Qualified for?

Style of Home?

What would you like? Single/Multi Family Home, Condo, Townhouse, Villa....

BUYER QUESTIONNAIRE

Price & Financing

What price range homes are you interested in? Min - Max

Size of the Home you are looking for

Preferred Min Sq Ft

Preferred Min Sq Ft

Room Requirements

Number of Bedrooms Requirements

Number of Bathrooms Requirements

Floor Preference

Single Story Multi Story

Open Floor Plan

Yes No

Please provide some more information on your requirements and check mark the features you would like in your home.

- | | | | |
|------------------|----------------|------------------|----------------------------|
| Ready to Move in | Pet Friendly | Near Restaurants | Near Public Transportation |
| Near Schools | Basement | Backyard | Extra Storage Area |
| Pool Area | BBQ Area | Office Space | Gated Community |
| Multi-Car Garage | Walk-In Closet | Landry Room | Smart Home Technology |

Are there any other specific features that were not addressed in this questionnaire that you would like to be factored into your property search?



Home Inspections

If you are interested in buying a house or newly constructed property, it's recommended you have a professional home inspector to conduct a thorough inspection.

Why Inspection?

The reason behind the inspection is to report on serious problems that require repair. The seller might be willing to negotiate on cost or completion of repairs. You may also have an inspection conducted for Termites .

- Plumbing
- Electrical
- Appliances
- Heating
- Air Conditioning
- Ventilation
- Foundation
- General Structure

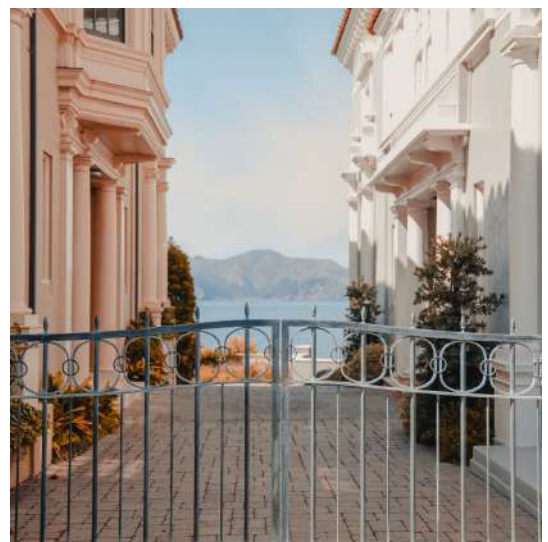
THE NEIGHBORHOOD

There are several factors to look at while considering your neighborhood. Here is some context you could put into perspective while choosing your home.

The Area

You may want to consider the areas you may enjoy, school district you might prefer, Your work location, your favorite convenience stores or some recreational facilities determine if the neighborhood matches your lifestyle and personality.

Check if there is noise from Railways, Public areas, schools too close by, Traffic patterns around the area on a daily basis, If the neighborhood belongs to a Homeowner's Association, Access to major highways or shopping areas





LET'S GET STARTED!!

Want to see what it looks like working with me? Contact me today to see how I can help find your new home.

Having an agent you trust, values the relationship, is transparent but most of all communicates with you so you know what to expect makes all the difference in the process. Buying a home is fun and should not be stressful!





DJ AKISANYA - REAL ESTATE EXPERT

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