

HOW TO HAVE A SMART HOME BUYING STRATEGY

The SMART HOMEBUYER GUIDE *For Buyers*

GALE LEHNER
PalmBeachFLHomesOnline.com



WELCOME



*"Dear Gale, thank you for everything you've done to help me settle into my new home! I love this community. God bless."
– Jeanette F.*

You are about to start the exciting journey of finding your new home. It might be your first home or your tenth home, a second home or an investment property. I will make your home buying journey a wonderful experience.

Purchasing a home is a very important decision and a big undertaking in your life. In fact, it may be the biggest financial decision you may ever make. I use a "CLIENT CENTERED APPROACH" to real estate. I am dedicated to providing world class service.

My team and I will make sure you are equipped and armed with the most up to date real estate information. You will be guided through every phase of the real estate buying process.

I am confident that our expertise, streamlined systems, and clear consistent communication will contribute to your positive experience and complete satisfaction.

Our real estate business has been built on our commitment to YOU! Whether you need a list of school reports, marinas, golf courses, or 55+ developments, we have it for you.

Use our totally free and easy to use website, PalmBeachFLHomesOnline.com to search like a REALTOR®. Meeting your goals by guiding you through the home buying process is my #1 PRIORITY.

REGARDS,

Gale

GALE LEHNER
PalmBeachFLHomesOnline.com

561.314.8487
PalmBeachFLHomesOnline.com

BENEFITS OF A TRANSACTION AGENCY

WHAT IS A TRANSACTION AGENT?

A **transaction agent** provides limited representation to a buyer, a seller or both, in a real estate transaction, but does not represent either in a fiduciary capacity or as a single agent.

This kind of representation allows a transaction agent to facilitate a real estate transaction by assisting both the buyer and the seller; providing however, that a licensee should never work to represent one party to the detriment of the other party when acting as a transaction broker to both parties.

THE DUTIES OF THE TRANSACTION BROKER INCLUDE:

Services/Duties Provided	Transaction Agent
Dealing honestly and fairly	✓
Accounting for all funds	✓
Using skill, care, and diligence in the transaction	✓
Disclosing all known facts that materially affect the value of residential real property and are not readily observable to the buyer	✓
Presenting all offers and counteroffers in a timely manner, unless a party has previously directed the licensee otherwise in writing	✓
Limited confidentiality, unless waived in writing by a party, that prevents disclosure of the motivation of any party for selling or buying property, any party's willingness to agree to financing terms other than those offered, or of any other information requested to remain confidential	✓
Any additional duties that are mutually agreed to with a party	✓

There are HUGE benefits to have
Gale represent you!

GALE LEHNER
 PalmBeachFLHomesOnline.com

561.314.8487
PalmBeachFLHomesOnline.com

BUYER'S ADVANTAGE *Program*

WE WILL PROVIDE YOU WITH THE FOLLOWING SERVICES:

FINANCE

Gale will assist you in obtaining a pre-approval certificate for a home loan to give you the best competitive advantage in future negotiations. In addition, Gale will assist you in securing the superior financing program for your specific situation.

SEARCH

You will have access to our search website, *PalmBeachFLHomesOnline.com*. Gale will provide you with regular updates from our buyer profiling system of all the new listings that match your criteria. This will allow you to drive by and determine which properties you want to see.

VIEW

Ask Gale about a private showing of **any** home you want to see, including New Construction and For Sale By Owner properties (FSBOs).

OFFER

When you find a home you like that you want to make an offer on, Gale will discuss the best strategy with you regarding offer price and financing terms, interest rate, possession date and anything else you want to know. Gale will help you prepare the offer in your best interest and present it on your behalf negotiating in your favor to help you secure the best possible price and terms.

"We had the privilege of working with Gale Lehner as our realtor when looking to purchase a home in Florida. Gale's knowledge about real estate is multifaceted and she is most certainly able to do more than the average agent. We appreciated her ability to advise us post-inspection; and when a situation took place with financing, she was there to help and support us in every possible way. We wouldn't hesitate to recommend Gale Lehner to any person who is looking to buy or sell a home."
– Barbara and Roger B.

561.314.8487

PalmBeachFLHomesOnline.com

The HOME BUYING PROCESS

YOUR GUIDE FROM START TO FINISH

NEEDS

- Find a realtor you can trust
- Analyze your needs in a consultation
- Financing pre-qualification or pre-approval

SEARCH

- Select properties of interest
- View properties
- Find the right one for you

NEGOTIATION

- Write an offer to purchase → earnest deposit
- Negotiate and counteroffer
- Contract acceptance
- Inspections → remove contingencies

MORTGAGE APPLICATION

- Credit report → verifications
- Appraisal
- Secure underwriting → satisfy conditions

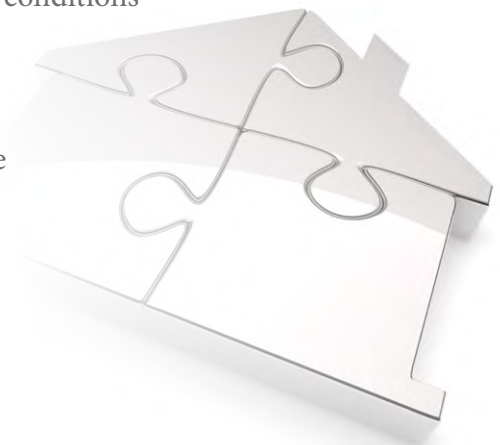
DUE DILIGENCE

- Provide loan approval to seller
- Title work: exam and insurance
- Pre-settlement walk-through

CLOSING DAY SETTLEMENT

- Certified funds
- Insurance policy
- Proof of identity
- Sign papers
- Keys to your new home

MOVE IN!



GALE LEHNER
PalmBeachFLHomesOnline.com

561.314.8487
PalmBeachFLHomesOnline.com

HOME LOAN

Pre-Approval



THREE KEY BENEFITS

1. You will know exactly how much home you can afford before you start looking, how much, if any, cash is required and what your monthly payments will be.
2. You get the best financing (lowest rates, most favorable terms and highest quality of service) as a result of our long-lasting relationships with several of the best lenders in the business.
3. You can make a stronger offer with a lender's written pre-approval letter. When a seller may be looking at multiple offers, your pre-approval letter gives the Seller confidence that you can afford to purchase their home and obtain financing.

During the process of obtaining pre-approval through the end of settlement, there are important guidelines you may want to follow:

DO

- ✓ Stay current on existing accounts. Late payments could cancel the deal.
- ✓ Call your mortgage consultant for advice before engaging in ANY transaction in question including deciding on whether to pay off collections or charge-offs.
- ✓ Keep copies of your 4 most recent pays tabs and 3 most recent bank statements.
- ✓ Be prepared to provide mortgage consultant with records of financial transactions.

DON'T

- ✗ Don't apply for ANY new credit, including credit cards and lines of credit.
- ✗ Don't close existing credit card accounts.
- ✗ Other than your normal everyday credit card purchases, don't buy anything that will increase your debt level.
- ✗ Don't consolidate your debt — you have already been approved.
- ✗ Don't co-sign on other loans — including for your children.
- ✗ Don't transfer any money or deposit any gifts without talking with your mortgage consultant.
- ✗ Don't change employment or your current position without consulting your mortgage consultant.

"Gale is very knowledgeable about Palm Beach County and has been working in the area for many years. This is one of the reasons I decided to go with her to be my REALTOR. Also, she is very good about assessing your needs and finding the perfect house for you.

I love my house, and I highly recommend her."

– Charissa

561.314.8487

PalmBeachFLHomesOnline.com

FINDING THE RIGHT HOME

START YOUR HOME SEARCH!

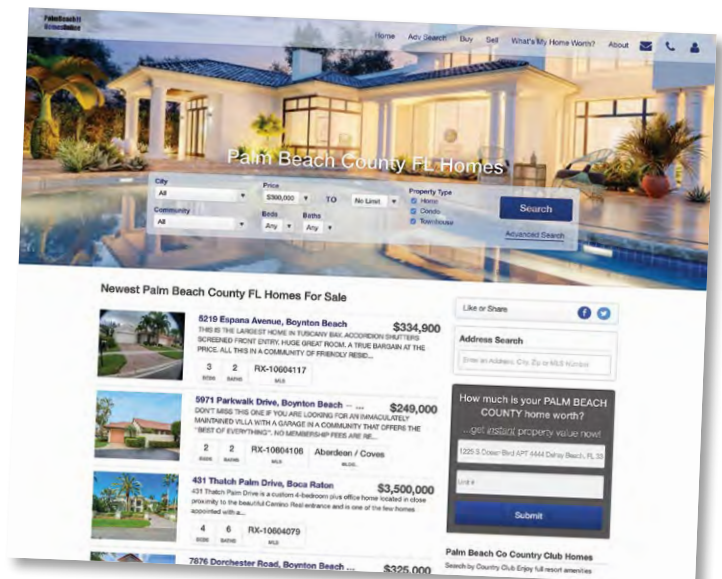
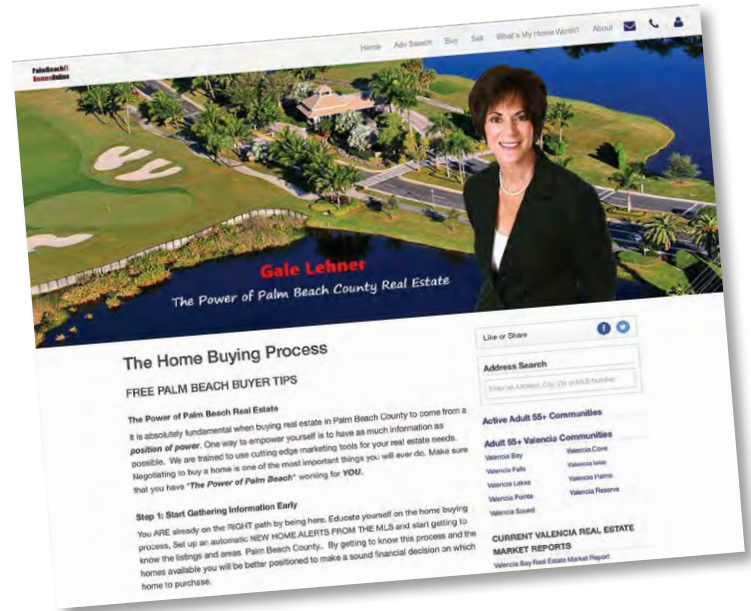
Gale Lehner can assist you with any home, including:

- FSBOs (For Sale By Owner)
- Foreclosures
- New Construction
- Short Sales
- Builder Closeouts
- Off Market Properties
- Any Home with Any Real Estate Company
- New Home Communities/Sales Office

VISIT PALMBEACHFLHOMESONLINE.COM

1. Enter YOUR criteria into our PalmBeachFLHomesOnline.com website.
2. Next, tell us exactly what you are looking for.
3. Gale will email you reports on ALL properties that match your criteria including, Foreclosures, FSBOs, Builder Closeouts & even Off Market Properties!
4. You receive PRIORITY notification when new properties meeting your criteria are listed By Any and Every Company!
5. You tell us what properties you have identified that interest you and Gale will investigate these properties. We will then schedule showings for you to see them.

**YOU get access to the properties you want
AND without any sales pressure!**



LIFESTYLE AND LIFE STAGE

Most people want to find a home and neighborhood that will meet their needs for the next five to ten years. Gale will help you assess how your current and future lifestyle and life stage needs may impact the property or neighborhood that is right for you.

How long do you plan on staying in this home?

Will you need a home that can accommodate different stages of life?

How many people will be living in the home?

Do you have teenagers who will be moving away soon?

Do you have family members with special needs?

Are you close to retirement?

Do you have an older relative who might come to live with you?

"Just wanted to take this time to say thank you for all your professionalism and help as my realtor finding Cathy's and my home. We appreciate you and your grave concern of locating our new dream home in Valencia's."
– Tom T.

561.314.8487

PalmBeachFLHomesOnline.com

HOMEOWNERS TITLE INSURANCE

7 REASONS WHY EVERY HOMEBUYER NEEDS OWNER'S TITLE INSURANCE

Buying a home is an exciting and emotional time for many people. To help you buy your home with more confidence, make sure you get owner's title insurance.

HERE'S WHY IT'S SO IMPORTANT FOR YOU:



PROTECTS YOUR LARGEST INVESTMENT

A home is probably the single largest investment you will make in your life. You insure everything else that's valuable to you — your life, car, health, pets, etc., so why not your largest investment? For a one-time fee, owner's title insurance protects your property rights for as long as you own your home.



REDUCES YOUR RISK

If you're buying a home, there are many hidden issues that may pop up only after you purchase your home. Getting an owner's title insurance policy is the best way to protect yourself from unforeseen title discrepancies. Don't think it will happen to you? Think again. Title claims can include:

- Outstanding mortgages and judgments, or a lien against the property because the seller has not paid his taxes
- Pending legal action against the property that could affect you
- An unknown heir of a previous owner who is claiming ownership of the property



TITLE INSURANCE COSTS

Charges vary in different sections of the country, but generally the cost of title insurance (including search, examination and related services) amounts to about one percent or less of the cost of the property. And unlike other insurance premiums, which must be paid annually, a title insurance premium is paid one time only, usually at settlement.



COVERS YOUR HEIRS

As long as you or your heirs own your home, owner's title insurance protects your property rights.



NOTHING COMPARES

Homeowners insurance and warranties protect only the structure and belongings of your home. Getting owner's title insurance ensures your property rights are protected.



8 IN 10 HOMEBUYERS AGREE

Each year, more than 80% of America's home-buyers choose to get owner's title insurance.



PEACE OF MIND

If you're buying a home, owner's title insurance lets you rest assured, knowing that you're protected from inheriting possible debts or legal problems, once you've closed on your new home.



PREPARING FOR SETTLEMENT & CLOSING Day

PREPARING FOR SETTLEMENT

- Secure loan with mortgage company according to sales contract.
- Apply for Homeowners/Condo Association approval at least 30 days prior of closing.
- Purchase homeowners insurance and submit proof of insurance to mortgage company.
- Receive Closing Disclosure from lender 3–4 days prior to settlement for your review. (you can review with your lender/mortgage broker)
- The day before, make sure utilities are in your name and the day of settlement, complete walk-through of property.
- Obtain wiring instructions from your closing agent.

DAY OF CLOSING (TYPICALLY 1–2 HOURS)

- Bring your photo ID.
- Bring your checkbook just in case.
- Title company/attorney will review lender package/documents with you.
- You will receive copies of all closing documents.
- Confirm closing agent has wired funds.
- The original recorded deed will be sent to you within approximately 30 days of closing.
- Receive the keys to your new home!

“Dear Gale, thank you for helping us find the perfect home! We enjoyed searching for houses with you and appreciate that you took us to sell many. Seeing the houses in person help us make our decision. We are loving our new home.”
– Dorothy H.



MOVING DAY

Be Prepared

PROFESSIONAL MOVING TIPS

- Make sure all boxes are flat, completely sealed at the top & bottom, and clearly marked on the sides of the box where it is to go in your new home. Careful not to overload them.
- Please refrain from using plastic bags. They rip and tear.
- If you live in an area where parking spaces need to be reserved, call your township, city or borough and they will tell you what steps you need to take.
- Please reserve the elevator in your building if applicable.
- A clear path up and through your home saves time (time IS money).
- Ask if furniture items that have been disassembled will be reassembled at your destination.
- File cabinets: Uprights may have 2 bottom drawers full. Laterals must be emptied.
- Grandfather clocks, pool tables, hot tubs, pianos, and antiques are pieces that may need special attention. We can make arrangements or give you alternatives to make your own arrangements.
- If your closing is delayed, please let your movers know in advance so that they may assist in finding the best solution for you. Remember Gale is here to help you!





“I’ve helped hundreds of buyers succeed in finding the keys to their new home. I look forward to helping you.”

– Gale

GALE LEHNER
PalmBeachFLHomesOnline.com


LUXURY PARTNERS
R E A L T Y

GaleLehner@PalmBeachFLHomesOnline.com

16950 Jog Road Suite 102

Delray Beach, FL 33446

PalmBeachFLHomesOnline.com | 561-314-8487

