HOME BUYER'S GUIDE

YOUR GUIDE TO BUYING A HOME

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Welcome!

Most buyers who begin the process of looking for a home start the journey filled with excitement and a bit of trepidation. This is understandable when you consider that purchasing a home is one of the biggest financial decisions you will make during your lifetime.

Not only do I understand this, I believe that home ownership is something you can be proud of. I believe, it's an honor and privilege to ensure that the home buying process is the most pleasurable experience possible.

Whether this is your first home or your tenth, this guide is intended to help you navigate the home buying process. Let's get started on the journey of getting you the home you want!

Fannie Fleming, REALTOR®

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The 10 Commandments of Home Loans

These are important rules to follow to ensure a smooth loan process.

1. Thou shalt not quit or change your job or become self-employed.
2. Thou shalt not use credit cards excessively or be late on any payments.
3. Thou shalt not buy a car, truck, van, boat, timeshare, furniture or anything else that requires financing.
4. Thou shalt not spend money that you have set aside for closing the transaction.
5. Thou shalt not keep any financial secrets from your mortgage professional.

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6. Thou shalt not begin to remodel or demolish your home prior to closing
7. Thou shalt not initiate any inquiries into your credit, or open any new credit cards.
8. Thou shalt not make any large deposit over $500 or withdrawals without first speaking with your loan broker.
9. Thou shalt not change bank accounts or make any monetary transfers without first checking with your loan broker
10. Thou shalt not co-sign a loan for anyone.

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The Mortgage and Loan Process

Getting Pre-Approved

Why get pre-approved?

- Being pre-approved means you are looking at only homes you feel comfortable purchasing or qualify for making for a smooth process.
- Your offer is a stronger offer to the seller.
- You know what your down payment and closing cost will be.
- You know your mothly payment.
- If you are a first-time buyer, you may be able to qualify for a special first-time buyer program.

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PROPERTY SEARCH

- Via the Internet
- Other agents FOR SALE sign
- "For Sale By Owner"
- Other agents exclusive listing
- New construction

I will provide you with more detailed information on any property that interests you. I will set up a search on the MLS to provide you with all the active listings based on your criteria. I will

- Schedule personal visit to the homes
- Tour the homes with you
- Determine how the asking price compares with other homes in the area
- Answer any and all questions you may have

Most importantly, I will negotiate your offer for you.

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PROPERTY SEARCH

If you see a sign, go to an open house, or hear about a home, **CALL ME FIRST** and I will provide you with all the information on the home and make all the necessary arrangements for viewing.

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Benefits of Working With Me

- Punctual
- Responsive
- Follow systems to assure nothing is overlooked
- Extensive knowledge of subdivisions and the market
- Listen to your needs and wants
- Provide buyer with convenants, septic permit, plat map, etc prior to submitting an offer
- Advise buyers how to best structure an offer
- Present your offer and negotiate on your behalf
- Suggest necessary inspections
- Make sure all terms of the contract are fulfulled
- I am here for you after the closing to make sure your home improves in value

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About me:

- Acitve Full-Time Realtor since 1997
- Member of the National Realtor Association and Winston Salem Regional Association of Realtors
- Negotiation Strategies
- Member of Tom Ferry Ecosystem
- 1,000+ homes sold
- GRI, Relocation Specialist
- Active in community organizations- Ronald McDonald House, Second Harvest Food Drives, Toys for Tots, Red Cross Blood Drives

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Client Testimonial

My wife and I have now worked with Fannie to buy 2 houses and sell 1 over a period of several years. She is a pleasure to work with. She knows the in's and out's of the process including any new rules or regulations that have just come out. On the selling side she can always manage to find the best way to represent your house to the market and on the buying side she knows exactly where the offers should start at. You only get that type of knowledge by being in the business for as long as she has. We can't recommend her highly enough! Side note - she is more than willing to hold your baby and try to teach him some real estate stuff while you and your wife look around the house.

Andrew and Jackie

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