Home Buyer's Guide

A guide to buying your first home!

Beausoleil Realty Group | 336-810-7030

Meet *Our Team*

VALERIE BEAUSOLEIL

REALTOR® / Broker / Owner

Founder and broker-in-charge of Beausoleil Realty Group, known for delivering expert guidance with integrity, heart, and a deep commitment to community.

JEN GARZA

REALTOR®

Helping clients navigate the real estate market. Saving our clients tons of time and money on the road to their new homes.

SABRINA BERGMANN

REALTOR®

Local real estate expert getting clients' homes sold with competitive pricing and finding the right buyers to get your home sold.

CLAUDIA CLEMENTE

Transaction Coordinator

Ensuring our clients have a smooth buying and selling transaction experience.

Preparing

TO BUY YOUR NEW HOME

Find Your Agent & Financial Health

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Before You Buy

HOW'S YOUR FINANCIAL HEALTH?

An important first step on your journey to success is to be fully aware of your personal financial situation. Understanding your personal financial situation will guarantee your long term success in this process. It will ultimately confirm your financial eligibility & readiness for the purchase and long term maintenance costs that come with purchasing a home.

- **LOOK AT YOUR SAVINGS**

It is always recommended that you come prepared when purchasing a home. It is highly important to have available sufficient emergency cash to cover critical expenses. A great rule of thumb is to have a minimum of three to six months set aside for expenses. And let's not forget the major upfront expenses such as cash down, closing and moving costs.

- **REVIEW YOUR SPENDING**

You need to know where your money is presently going every month to better understand and plan for this future purchase. How much money is going to bills or necessities vs how much is going towards extras. Knowing your spending limits helps towards an ultimate successful purchase.

- **CHECK YOUR CREDIT**

Lowering your debt to credit ratio and credit reliability are among some of the main criteria for approval lenders are tasked to evaluate and interpret.

- **WHAT DO YOU WANT IN A HOME**

Knowing what you are happy with when you are heading towards purchasing a property is key to long term happiness. With so many types of homes available to the consumer, it is advantageous to become familiar with ALL of your options.

The Buying Process

FIND A HOME & OFFERS

Find A Home, Make An Offer & Home Inspection

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Finding Your Dream Home

IT'S TIME FOR THOSE OPEN HOUSES

Once you have an idea of what you can work with. Bring your real estate agent to your open house visits. It is only beneficial to have someone in your corner ready to help you accomplish your goals. Going into a situation unprepared will ONLY benefit the other parties involved. We will have your back throughout the whole process.

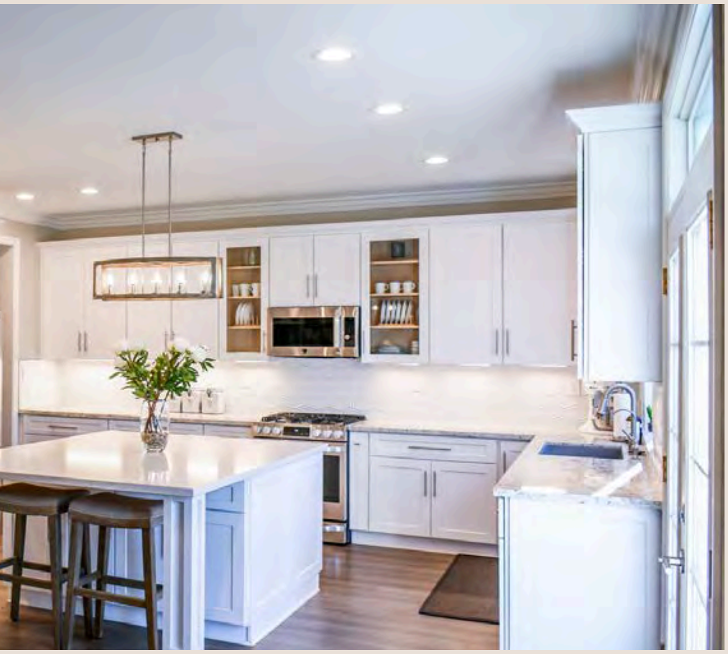
Home Hunting tips...

Want more than you can afford? Don't we all right?! We can help you see the hidden beauty of a home, and point you in the direction of some with hidden potential. Some only require a little sweat equity and will have the opportunity of a tremendous makeover on the cheap.

Make an Offer

MAKE AN OFFER

Once you are at the point where you feel like it is time to present an offer, we will guide you as to how much to offer at first, along with specifying any conditions you would like to negotiate for. We then will proceed with the official offer submission to the sellers agent. If all goes in your favor, they will accept. Fingers crossed! In the event that they refuse the initial offer, they may come back with a counteroffer.



AGREEMENT

Once a middle ground is reached that pleases both parties, the next step is a deposit to lock in the deal while the property goes into Escrow. Escrows are usually 30 days unless otherwise pre specified and negotiated by the real estate agents .

HAVE THE HOME INSPECTED

An important condition to have in the purchase contract, is to have the sale proceed only after passing a home inspection. This is a must and we cannot stress this enough!

An inspection professional will see your new home from a trained set of eyes to see if there are any hidden surprises in roof, foundation ect.

If there are findings, then we can help you find a solution with the sellers team.

03

Final Steps

NEGOTIATION TIME

Schedule Move, Closing Expenses & Items To Bring To Closing

CLOSING IS THE FINAL STEP

This is the final step in the selling process. On the day of closing, both parties sign documents, funds are dispersed, and property ownership is formally transferred to the buyer.

Congratulations on buying your home!

CLOSING EXPENSES FOR BUYERS CAN INCLUDE:

- Home Appraisal
- Title Search
- Obtaining private mortgage insurance
- Completing mortgage paperwork
- Loan-origination fees
- Title insurance
- credit report charge

BRING ITEMS TO CLOSING:

- 2 Government Issued Photo ID
- Cashier's check or proof of wire transfer
- Proof of property insurance

Contact us today

for a no pressure
buyers strategy session

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