Looking to Buy a Home?

101 Things *Your REALTOR®*Handles for You

BEFORE THE SEARCH BEGINS

- Discusses your priorities, budget, lifestyle and dream home
- Helps you prioritize your most important features and amenities
- 3. Explains different property types, legal processes and the ins and outs of homeownership
- 4. Explains buyer and seller agency relationship
- 5. Explains the value of the brokerage
- 6. Discusses different types of financing options
- 7. Helps you find a mortgage lender
- 8. Guides you through the mortgage pre-approval process

- 9. Obtains pre-approval letter from the lender
- 10. Provides insights into current market trends and pricing strategies
- 11. Discusses earnest money process and importance
- 12. Discusses foreclosures and short sales
- 13. Educates you on the home inspection process
- 14. Explains school districts' effect on home values
- 15. Learns your goals and makes the plan for where, what and how all key players will work together
- 16. Creates an internal file for necessary brokerage documents for compliance

DURING THE SEARCH

- 17. Sets up online searches based on your needs and preferences
- 18. Grants you exclusive access to the Multiple Listing Service (MLS) with a wider range of properties
- 19. Uses filters and criteria to identify homes that match your needs and preferences
- 20. Shares insights into different neighborhoods, schools and community amenities
- 21. Provides Comparative Market Analyses (CMAs) of potential properties to ensure a fair offer
- 22. Arranges convenient showings and coordinates with sellers' agents
- 23. Gathers showing instructions for each home listing and maps a tour
- 24. Looks for and identifies visible clues and potential future repairs that may be needed
- 25. Gathers feedback and ranks the showings
- 26. Updates the plan, area, features and expectations after showings
- 27. Shares knowledge and insights about homes before and after showings
- 28. Reaches out to listing agents to get answers to any questions that you may have about any properties
- 29. Listens and learns from you at each showing
- 30. Keeps record of all showings
- 31. Updates listing agent with your feedback on homes after showings
- 32. Maintains clear and consistent communication throughout your search
- 33. Guides you through the emotional journey of finding a new home

- 34. Discusses homeowner's associations
- 35. Updates you when new homes meet your criteria
- 36. Estimates expected utility costs
- 37. Confirms water source and status
- 38. Discusses transferable warranties and benefits for residential service contracts
- 39. Explains the difference between inspection and appraisal and the value of each
- 40. Discusses multiple offer situations
- 41. Creates practice offer to help you prepare
- 42. Provides updated housing market status
- 43. Updates you of any price changes on previously viewed homes still in contention
- 44. Discusses MLS data, inclusions and exclusions with you for each home
- 45. Informs you of your showing activity weekly
- 46. Confirms your readiness with finances, lending and timeline
- 47. Finds the right home for you
- 48. Prepares sale contract when you are ready
- 49. Educates you on sale contract options
- 50. Determines need for Lead-based Paint Disclosure
- 51. Discusses loan objection deadlines
- 52. Chooses a closing date
- 53. Verifies listing data is correct
- 54. Reviews comps with you to determine estimated value (appraisal to verify)
- 55. Develops a winning negotiation strategy to secure your dream home at the right price
- 56. Crafts compelling offers that highlight your qualifications

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SECURING YOUR DREAM HOME

- 57. Prepares and submits your offer to listing agent
- 58. Negotiates your offer with listing agent
- 59. Executes sales contract and disclosures
- 60. Guides you through navigating counteroffers and making informed decisions
- 61. Assists in scheduling inspections (home, pest, etc.) and understanding the reports
- 62. Communicates with your lender to ensure smooth loan processing and approval
- 63. Negotiates contingencies like inspections, appraisals, and financing approvals
- 64. Explains the purchase agreement in detail, clarifying each clause
- 65. Ensures a clear title free of any outstanding claims or liens on the property
- 66. Once under contract, sends it to the title company
- 67. Coordinates earnest money drop off
- 68. Delivers copies to mortgage lender
- 69. Obtains a copy of the Seller's Disclosure for Buyers
- 70. Delivers copies of contract/addendumto you
- 71. Provides ongoing support and addresses any concerns you may have
- 72. Obtains a copy of HOA Bylaws
- 73. Keeps track of copies for office files
- 74. Coordinates inspections with you
- 75. Meets inspector at the property

- 76. Reviews home inspection report with you
- 77. Negotiates inspection objections
- 78. Gets all agreed-upon repairs in writing
- 79. Checks in with lender to verify loan status
- 80. Checks on the appraisal date
- 81. Negotiates any unsatisfactory appraisals
- 82. Helps you find and secure appropriate homeowner's insurance coverage
- 83. Makes sure all parties are notified of clear-to-close status
- 84. Solves any title problems before closing
- 85. Confirms repairs have been made by sellers
- 86. Performs final walk through with you
- 87. Resolves any last-minute issues
- 88. Makes sure title company has everything they need
- 89. Gets CDA signed by brokerage
- 90. Schedules and coordinates the closing meeting with all relevant parties
- 91. Carefully reviews all closing documents for accuracy and completeness
- 92. Reviews closing figures with you
- 93. Attends closing with you
- 94. Makes sure all documents are fully signed
- 95. Gives you copies of all signed documents
- 96. Provides home warranty paperwork
- 97. Gives you the keys and accessories

BEYOND THE CLOSING

- 98. Offers guidance on transferring utilities, homeowner's association details, and warranties
- 99. Recommends local service providers, contractors and resources in your new area
- 100. Educates you about process and requirements to file homestead or other exemptions
- 101. Remains available for future consultations and real estate advice



Your REALTOR® goes above and beyond these 101 points to ensure a stress-free and successful home buying experience.

Brought to you by HAR and your trusted REALTOR®.