

FREE HOME BUYER'S & SELLER'S *guide*



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Home Buyer's

Guide



HOUSE HUNTING

Tips

Make sure to set a budget prior to searching

Setting a budget before starting the home search is an essential first step. Factoring in not just the purchase price, but things like: property taxes, maintenance, insurance, and utilities.

Pictures can be Deceiving

Some say, “A picture is worth a thousand words.” That’s why it’s important to work with a knowledgeable agent who can help you see past the images and truly evaluate the property.

Identify your Needs Vs. your Wants

Make a list of features and amenities that are essential for your new home, such as the number of bedrooms and bathrooms, location, and proximity to schools or work, and distinguish them from features that would be nice to have but aren’t deal-breakers.

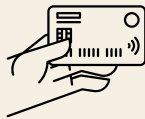




FINANCES

We all know that buying a home is one of the biggest financial decisions people will make in their lives. It's a significant investment, and it's essential to have a solid understanding of your financial situation before beginning your search

Whether you're a first time home-buyer or a seasoned investor, there are several key factors to consider when it comes to finances in real estate.



Credit Scores



Other Expenses



*Documents you
will need*



Down payment

MAKING AN *Offer*

01

KNOW YOUR
BUDGET

02

MAKE A STRONG
BUT FAIR OFFER

03

BE READY TO
MOVE FAST

04

BE A FLEXIBLE
NEGOTIATOR



“Make an offer make it count- Your dream home is waiting to be found!”



NEGOTIATION

Negotiating is an essential skill in the real estate industry, and it plays a crucial role in every aspect of the home selling and buying process.

Whether you're a buyer, seller, or real estate agent, knowing how to negotiate effectively can make a significant difference in the outcome of the transaction.

At its core, negotiation is the art of coming to a mutually beneficial agreement with the other party.

It involves a give-and-take approach, where both parties make concessions to achieve a common goal. In real estate, negotiation can take place at various stages, from the initial offer to the final closing.

By understanding the market, knowing your limits, being prepared, communicating effectively, being willing to compromise, and working with a skilled real estate agent, you can successfully navigate any negotiation and achieve a favorable outcome.



INSPECTION

Offer



INSPECTION TIME PERIOD

The inspection time period is an essential part of the real estate transaction process, and it can make all the difference in your experience as a buyer. This period allows you to thoroughly evaluate the property and identify any issues or concerns before finalizing the sale. It is your opportunity to ensure that the property is in the condition you expected and to negotiate any necessary repairs or adjustments.

TYPES OF POTENTIAL INSPECTIONS



General Home inspection - This is the most common type of inspection and covers the major components of the property, such as the roof, foundation, plumbing, electrical systems, and HVAC system.



Sewer Inspection - This inspection checks for any issues with the sewer line, such as clogs or damage, which can be costly to repair.



Termite Inspection - This inspection checks for any signs of termite damage or infestation, which can be costly to repair if left untreated.



P R E

Approval



To get pre-approved for a mortgage, you'll need to provide your lender with financial information such as your income, employment history, credit score, and debt-to-income ratio. Your lender will use this information to determine how much you can afford to borrow and the interest rate for which you qualify.

It's important to note that getting pre-approved does not guarantee that you will be approved for a mortgage loan. Your lender will still need to verify the information you provide and go through the full underwriting process before issuing a final loan approval.

- ✓ TAX RETURNS
- ✓ W-2 FORMS
- ✓ PAY STUBS
- ✓ BANK STATEMENTS
- ✓ LIST OF MONTHLY DEBT



P R E *Closing*

Pre-closing is the period of time between when you have an accepted offer on a home and when you actually close on the property. There are several important tasks that need to be completed before you can officially take ownership of the home

01

RESEARCH SECURITY SYSTEMS

Security systems are an essential aspect of home safety and security, providing peace of mind and protection against theft and other intrusions.

02

SWITCH THE UTILITIES OVER

Utilities like electricity, water, and gas, as well as other essential services such as internet, cable or satellite TV, and phone service.

03

TRANSFER ALL YOUR HOME SERVICES

Moving into a new home can be an exciting but also a daunting experience. One of the most important tasks to tackle is transferring all of your home services to your new home

04

BOOK THE MOVERS

Regardless of whether you are moving to a new home or office, the process can be overwhelming and confusing. Hiring professional movers can take a considerable burden off your shoulders and make your move less challenging.

HOME BUYERS GUIDE

HELPING YOU FIND YOUR HOME



Brittany Harvey

REALTOR

Contact ❤️

Brittany Harvey

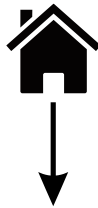
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GOODWOOD
REALTY



1

PRE-APPROVAL

Meet with a lender
Determine the right mortgage
Get a preapproval letter



2

HOME SHOPPING

Discuss your criteria with buyers agent
Determine your home search
View the homes you are interested in



3

OFFER & NEGOTIATION

Submit a strong offer
Negotiate the terms of the contract and
sign



4

INSPECTION & APPRAISAL

Negotiate repairs and begin title exam
Schedule a home inspection
Finish loan process



5

PRE- CLOSING

Confirm repairs are made
Carry out at pre-closing walk through
Get cashier check for closing



6

CLOSING

Review closing statement
Sign closing documents
Receive your keys

BRITTANY HARVEY
REALTOR



HOME BUYERS GUIDE



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Home Sweet Home



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