

# HELLO, HOMEBUYER!

I appreciate you giving me the opportunity to guide you through the process of purchasing a home. My goal, now & always, is your satisfaction. I am committed to helping you find a great new home, & I hope that you see me as your resource & guide throughout your life as a homeowner.

Working with an agent is a relationship, & I care about maintaining a good relationship with my clients. My hope is that I can earn your trust today, & keep your trust as we find you a new home. Here are testimonials from past homebuyer clients:

"Catherine is very professional and easy to work with! I absolutely love her and will recommend her to everyone I know who interested in purchasing a house!"  
-- Hannah W.

"Catherine is an exceptional realtor and exactly the kind of agent you hope to be working with. Even when things got difficult with the seller, Catherine never stopped fighting for me and always had my best interest in mind."  
-- Ethan T.

"Catherine is very knowledgeable about the area, the market, and the process of buying a home... She managed expectations well but always seemed to over-deliver... If you are looking to buy in the Columbia area and would like a realtor who is friendly, capable, responsive, and easy to work with, I'd highly recommend Catherine Beltran!"  
-- Madden L.

"As a first time buyer, she took away much of the stress and confusion that comes with dealing in real estate. Her responsiveness was incredible, I was able to reach out to Catherine at any time and ask her a question about anything. I would recommend her to anyone!"  
-- Pat F.

You can rest assured that I will take great care in helping you find a new home. I am an **Accredited Buyers Representative®**, meaning I have taken additional training & coursework to better guide you through the homebuying process. Let me put this knowledge to work for you!

# ABOUT BUYER'S AGENTS

Buying a home with the help of an agent is a *relationship*.

## What's an agent versus a REALTOR®?

As a licensed real estate agent, know that I come to you with a wealth of knowledge and experience that will be of benefit to you. I am a member of both the National and Central Carolina Association of REALTORS®, meaning I am held to a higher Code of Ethics and undergo additional ethics and continuing education training. I do coursework every year so that I can be the best agent possible. Keep in mind that I will use all of my training to ensure that you get the best representation that I can offer.

## What Does My Buyer's Agent Do For Me?

Buyer's Agents do a lot to help homebuyers! From today through to when you take the keys to your new home, I will be here to help guide you. I will always be a quick call, text, or email away to answer any questions that may arise. I have additional training to better understand the complexities of the home buying process and ensure that you are getting the best representation possible. There are no stupid questions—I am here to help educate and guide you. Just remember that I don't have *all* the answers; I am licensed in real estate. Don't be surprised if I ask you to follow up with other professionals to answer your questions that fall outside of the purview of my license.

## How Is A Buyer's Agent Compensated?

Buyer's Agents are a great resources and naturally you're wondering about the cost for my services. In most cases, my full commission has been negotiated by the listing agent and the seller, and I get paid when you take ownership of your new home. That means, quite often, that all of my services are *free of charge* to you. We will further discuss this in the Exclusive Right to Buy Agency Contract.

# THE STEPS TO BUYING

## 1. "Hire" an Agent

Hopefully, we will get that done today.

I can send you the documents to sign before you leave.

## 2. Get pre-approved

We need to know what \$ you've got to work with.

Mark Tibshrary with Guild Mortgage — markt@guildmortgage.net

Travis Wright with Movement Mortgage — travis.wright@movement.com

## 3. Determine criteria & start looking

There is a whole page to help determine criteria.

Showings need to be scheduled, & some sellers set certain criteria regarding notice & available times.

Once we start scheduling showings, please keep in mind that we are going into people's homes; please don't do anything that you wouldn't want someone else doing in your personal space.

## 4. Writing offers & going under contract

Not all offers are accepted—don't get discouraged.

Once we submit an offer that is going to be accepted, we need to be sure that your vendor selections have been made & you deposit your earnest money with the closing attorney. Once we ratify the contract, things move quickly.

## 5. Due Diligence Period

Inspections & determining if it's "the one."

You have the right to complete inspections at your cost & determine your next steps.

Attorney orders title work & lender orders appraisal.

## 6. Behind the scenes action

You're busy planning your move.

I will get you utility information to set up your new accounts. You will set up a homeowners insurance policy & secure down payment funds. We will do a final walkthrough the day before closing, & review the Settlement Statement as soon as it is available.

## 7. Closing Day

You become a new homeowner!

Closing takes about 1 - 1.5 hours and happens at the attorney's office. This is when the loan gets funded, monies get disbursed, & you sign the new deed. You leave with the keys to your new home!

# DETAILS: STEPS 2 - 4

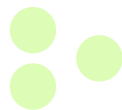
## Step 2



### WHY WON'T YOU SHOW ME HOMES WITHOUT A PRE-APPROVAL?

I have this policy in place across the board with my clients. Sellers now expect a copy of the pre-approval letter or proof of funds with your offer. Without this in hand, we cannot make an offer and therefore I do not show homes until it has been obtained and forwarded to me.

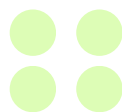
## Step 3



### BEING A PREPARED BUYER

Whether it is your first or fortieth time buying a home, I ask that my clients be prepared for showings by first watching my video explanation of the Contract of Sale. This is important because it helps you to understand, in advance, what goes into making an offer on a home.

## Step 4



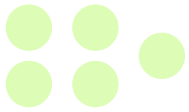
### WHAT IS EARNEST MONEY?

Earnest money is due at the time of your offer being accepted. Think of it as your skin in the game.

- This money is held by the closing attorney or a third-party agent, though we will almost always use your closing attorney.
- This money is applied to your closing costs should you go through with the purchase of that property.
- If you default on the contract, that money then goes to the seller.
- A good rule of thumb is to offer about 1% earnest money, though the amount is totally your choice.

# DETAILS: STEP 5

## Step 5



### VENDOR SELECTIONS

You choose every person you work with throughout this process, from your agent and lender to all of your inspectors, your insurance company, and your closing attorney. I can recommend good people but it is recommended that you do your own research. There is a Google Form that you will fill out to make your vendor selections..

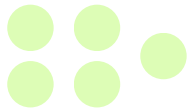
### INSPECTIONS:

Once you get under contract, you have the right to do home inspections at your expense. These three are HIGHLY RECOMMENDED for all homes.

1. General Home Inspection
  - Looks the home over top to bottom for any concerns.
  - May refer you to other inspectors for items such as the roof or furnace if they see anything of concern.
  - A report commonly has pages of photos -- this is not uncommon!
  - The typical cost is \$300-500.
2. CL-100 Inspection (may be required by your lender)
  - Looks for evidence of termites, dry rot, or moisture damage.
  - VA loans require that the seller pay for the CL-100 and any related repairs.
  - The typical cost is \$150-250.
3. HVAC Inspection
  - As one of your most expensive mechanical systems, this inspection will help provide peace of mind.
  - The typical cost is \$150-250.

# DETAILS: STEPS 5 - 6

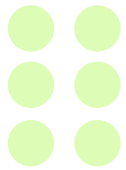
## Step 5



### REQUESTING THE SELLER TO MAKE REPAIRS

This process can vary wildly; some sellers are very accommodating and some will refuse to do a single thing. *Just remember that you should only request repairs for concerns that are brought to light during the inspections.* Concerns you note during showings should be addressed in your offer.

## Step 6



### COMMUNICATION AFTER YOU'RE UNDER CONTRACT

Once you're under contract, you will receive regular emails from me:

- Very soon after going under contract, you will get an email with the time, date, and location for inspections, final walkthrough, and closing.
- We will communicate a lot during the due diligence period to negotiate repairs, but after that things slow down on my end.
- Utility information provided and closing reminders will be sent in the final one to two weeks leading up to closing.

IF EVER YOU HAVE QUESTIONS, contact Catherine! Remember that your real estate agent can only answer questions as they relate to the purchase of the home. Don't be surprised if you are asked to reach out to someone else for answers about inspections, legal and tax advice, your loan, or insurance, for example. These questions fall outside of real estate and cannot be addressed by your agent.

# WHAT I'M LOOKING FOR

Fixer Upper

Move-In Ready

I consider my style to be...

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	Want	Okay	Nope
Single Family	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Townhome	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Condo	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Farm	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Manufactured	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other: _____			

					Want	Need	
Bedrooms	1	2	3	4	5+	<input type="radio"/>	<input type="radio"/>
Bathrooms	1	2	3	4	5+	<input type="radio"/>	<input type="radio"/>
Stories	1	2	3			<input type="radio"/>	<input type="radio"/>
Square Footage:	_____						

## INSIDE

	Want	Need	Nope
Fireplace	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Open Concept	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Eat-In Kitchen	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Formal Dining	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Formal Living	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Basement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hard Surface Floor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Carpeting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ample Storage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
_____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Most Important:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

## THE Dealbreaker:

\_\_\_\_\_

## AREA

	Want	Need	Nope
HOA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Swim/Tennis	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Older Home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New Construction	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<30 min Commute	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Near Interstate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Near Parks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Near Shopping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Near Schools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
_____			

## OUTSIDE

	Want	Need	Nope
Brick	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Siding	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stucco	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Front Porch	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Back Deck/Patio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Outdoor Storage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pool	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fence	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## My Ideal Price:

Highest:  
\$ \_\_\_\_\_

Ideal:  
\$ \_\_\_\_\_

Lowest:  
\$ \_\_\_\_\_

## Favorite Neighborhoods:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

## Areas to Exclude:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

Completed by: \_\_\_\_\_

Date: \_\_\_\_\_

# PLANNING MY MOVE

Willing to wait for the perfect home

Strict Timeframe

## Best Times to Schedule Meetings:

	M	T	W	Th	F	Sa	S
AM	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
PM	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Any	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Nope	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## My Ideal Moving Date:

Earliest:

\_\_\_\_\_

Ideal:

\_\_\_\_\_

Latest:

\_\_\_\_\_

## Send me contacts for:

- Lenders
- Insurance
- Movers
- Contractors
- Painters
- Cleaners
- Landscapers

## Days I am Not Available / Out of Town:

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## Notes:

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