

BUYING

your home

Anna England

Strategies I use to help you
to get your New Home.

www.annaengland.com



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WELCOME

I'M ANNA

NOT THAT TYPICAL REAL ESTATE AGENT



I'm so glad you've chosen to work with me. I promise to make sure all of your real estate needs are met and exceeded in this process.

You may have a lot of questions, and I know it can seem overwhelming. Don't worry—that's why we're here. I've created this book for you and your convenience. It will be a valuable resource as we go through the process together, but please know that I'll be staying in constant contact with you throughout the process as well.

My focus is on your complete satisfaction at each stage of the process, no matter what it takes.

And here we start our journey together

Anna England



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REALTY GROUP**

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PREMIERE REALTY GROUP

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Meet my BROKERAGE



Linda Andrew

Associate Broker/Co-Owner

Since obtaining her Associate Broker liscence in 1998, Linda has found that that knowledge is the best key to being a good real estate agent and finds education opportunities for the agents at Premiere.



Dave Brockmiller

Broker/Co-Owner

In just 3 years after its opening in 2004, Premiere Realty Group has become one of Downriver's highest producing offices under Dave's guidance. He provides additional mentorship to new agents.



Dawn Cooksey

Processor/Office Manager

The brokerage can merit its success to good agents and a GREAT office manager! Dawn keeps track of transactions and works with title companies get the deals to the closing table.

When you hire a real estate agent, you're not just hiring a single individual to help sell your home. You're enlisting the efforts of an entire team of skilled professionals who are trained and ready to roll up their sleeves and work on your behalf, and they'll do it with enthusiasm!



MY COMMITMENT *to you*

When you're ready to buy or sell your home, you need a Realtor who's fully committed to your wants and needs.

With me, that's what you get. I am on your side and will always be looking out for your best interests.

I'll listen to you, understand what matters to you... and then we'll make it happen. No problem is too big or too small—I'll think of solutions where others only see problems.

I truly believe the difference between myself and other realtors is in my commitment to you, five values that I base my business around every day. As we work together, I strive to give you a service above the rest.

EMPOWER YOU THROUGH EDUCATION

I want to give you knowledge of the buying process so you'll be confident when you buy again in the future!

PROBLEM SOLVER

I'll navigate hurdles and difficult situations with ease, and I'll keep the process moving forward until it's done.

HANDLING CHALLENGING CONVERSATIONS

I know how to negotiate with sellers/buyers and other brokers to ensure that your needs are met at every step along the way.

ON YOUR SIDE

I've got your back. You come first, and I believe that you deserve the best. I'll fight for you to get to the closing table.

STAYING ON TOP OF THE PAPERWORK

It's my job to handle all of the paperwork and make sure it gets done right—so you don't have to worry about a thing.

“
I'll be in your corner every step of the way. From the very first meeting right up until the moment you close the door on your new home—I'm going to be there making things happen for you.”



BUYING A HOME IS ONE OF THE BEST
INVESTMENTS YOU CAN MAKE—IN
YOURSELF AND YOUR OWN FUTURE.
WHILE RENTING IS EASY, OR EVEN
TEMPORARY, OWNING YOUR OWN HOME
MEANS THAT YOU ARE BUILDING A
FUTURE WEALTH FOR YOURSELF AND
YOUR FAMILY.

Anna England

THE HOME BUYING *process*



BUYING A HOME IS STRESSFUL,
WE GET IT.

You're not sure what's coming next, and you have no idea how much time and money it's really going to take. But fear not!

Let me give you a quick rundown of the major steps in buying a house, so you can feel confident about taking that next step.

SHOP
FOR
HOMES
ON YOUR
BUDGET

SECURE
FINANCING

CLOSE ON THE
HOUSE (AND
CELEBRATE!)



GET PRE-
APPROVED
FOR A
MORTGAGE

MAKE AN
OFFER AND
NEGOTIATE
WITH THE
SELLER

GET AN
INSPECTION
AND
APPRAISAL
DONE

HOME LOANS

search

If you're thinking of looking into a new home, we recommend getting pre-approved for a mortgage. Getting pre-approved is important because it will determine how much money you're eligible to borrow when you're shopping for homes.

You'll want to start by choosing the right type of loan. We recommend comparing the pros and cons of several different types of loans: fixed-rate mortgages, adjustable-rate mortgages, and Federal Housing Administration (FHA) loans.

WHAT DOCUMENTS DO I NEED TO GET PRE-APPROVED FOR A HOME LOAN?

To get pre-approved for a mortgage, your lender will need to verify your financial information (i.e., your income, debts, and assets). Here are the documents you'll need:

1. Pay stubs from the past 30 days (or tax returns if you're self-employed)
2. Last 2 years of W2's and 1099's
3. Last 2 months of bank statements
4. Recent statements for any other significant assets, such as stocks or retirement accounts
5. List of all debts, including monthly payment (auto loans, credit cards, student loans, etc.)

Check it all with the lender of your choice

GETTING *pre-approved*

What the mortgage lenders are looking for?

One of these factors is your debt-to-income ratio. A mortgage lender will compare your monthly debt obligations (including student loans, credit card payments, and car payments) with your monthly gross income (the amount you get paid before any taxes or deductions are taken out).

According to mortgage lenders, the best way to get a good idea of the amount you should spend is by taking your annual income and multiplying it by three. The resulting number is what you can afford to spend on a house.

So, if you bring in \$50,000 a year, \$150,000 is what you could potentially spend on a home—anything more than that and you might be stretching yourself too thin.

Save for down payment and other expenses”

DOWN PAYMENT

The down payment on a home is typically between 3.5% and 20% of the loan amount, though this can vary depending on the type of loan and your credit score. If you don't have enough cash for the down payment, there are options available to assist first-time homebuyers, such as low-interest loans from family members or government grants that might help with paying for a down payment.

EARNEST MONEY

When you make an offer on a house, earnest money is money that you put down to show you're serious about purchasing it. This money is held in escrow and usually applied to your closing costs at completion of the sale.

CLOSING COSTS

Closing costs generally run between 2% and 5% of the total loan amount, but they can vary depending on factors such as where you live and what type of loan you take out. A good rule of thumb is to budget 3% of the purchase price for closing costs.

HOME INSPECTION

And don't forget about home inspections! They cost \$300 to \$500 and can help you avoid purchasing a lemon by finding problems with the house before you buy it.





YOUR HOME *shopping*

The journey to finding the home of your dreams is exhilarating, and can definitely be a challenge. Luckily, there are concrete steps you can take that will make it easier to find your dream home—and, in many cases, the right price!

Here are a few tips to help you get started:

1. WRITE A WISHLIST

Before you start your search for the home of your dreams, make sure you know what you're looking for. Consider which features are non-negotiable and write them down.

2. SEE WHAT'S OUT THERE

Take some time to browse listings on HomeSnap, Zillow, Realtor.com, etc. Start by using filters to find homes that match your criteria, then take note of what you like or dislike about each listing. Use this information to refine your wishlist.

3. MEET WITH A REAL ESTATE AGENT

If you can, consult with a professional who can help you understand what to expect in your area's housing market—especially if it's new to you. They will help you figure out how much house you can afford and keep an eye out for houses that match your needs.



make an OFFER

You've been looking at houses for weeks, and when you found that perfect house, you thought you could just submit a reasonable offer and be on your way to your dream home. But then it became clear that this house is in a seller's market.

As you know, in a seller's market, many buyers compete against each other to purchase one home. In order to have your offer accepted, you have to make a more competitive offer than the others.



STRONG OFFER

It's important to submit the strongest possible offer from the start--doing so will make negotiations easier. This means considering submitting an offer that is above or as close as possible to the asking price.

OFFER TO PAY MORE EARLIEST MONEY

The

LIMIT CONTINGENCIES

While I do not recommend removing the home inspection contingency from your offer, it is a good idea to limit other contingencies to make your offer as attractive as possible.

ESCALATION CLAUSE

This is a clause that states that you are willing to increase your offer by a certain amount if another buyer makes an even higher offer--but only up to a certain point!



OFFER SUBMITTED

now, what?

You've made an offer on your dream home. Now, there are just a few more steps to go.

OFFER REVIEW

The seller reviews your offer and decides whether they want to accept it, reject it, or make a counteroffer

COUNTER OFFER / OFFER ACCEPTANCE

You can accept the counteroffer, reject the counteroffer, or make a new offer. This process continues until an agreement is reached.

ESCROW

If your offer is accepted, you'll sign a contract and go into escrow. Escrow is a period of time you take care of all the necessary details to meet and remove contingencies (if any) like inspections, appraisal... while make sure to secure your home loan, insurance and any other requirements.

home INSPECTION

Home inspections are often considered optional, but they are highly recommended, as they help ensure that any issues with the home are known before you purchase it. An inspection can also be used to negotiate with the seller to make repairs or lower the home's price—either way, it's good to know what issues exist before you commit to buying a house.



WHAT HAPPENS DURING A HOME INSPECTION?

On the day of your inspection, a professional inspector will arrive at the property and conduct a visual examination of the home's foundation, roof, attic, plumbing, electrical systems, and more. They will also check for signs of water damage or mold growth. The inspector will then create a report that details their findings, including any problems they discovered during their examination. This report should be available to you within 24 hours of the inspection.

negotiations WITH THE SELLER

The information gathered during an inspection allows you to make an informed decision about whether or not to buy the house—and if so, how much to offer on it. You can use what you learn from the inspector to decide if you want to negotiate a lower price or ask the seller to make repairs before closing. With that knowledge in hand, your real estate agent will have more ammunition for making sure your purchase goes smoothly and fairly.



home APPRAISAL



An appraisal is an evaluation of a property's value that's conducted by a qualified professional who understands the market and can compare similar properties to the one being appraised. Appraisals are used in real estate transactions to help ensure that buyers don't pay more for a home than it's worth, and that sellers aren't selling for less than their home is worth.

Appraisers look at a number of factors, including the condition of the property, its location, any renovations or upgrades that have been made, comparable properties in the area, and other relevant factors. The process is complex and takes expertise to understand what each factor means for the final valuation of the property. Appraisers also consider anything that may impact value over time—for example, if there's a new construction project slated to begin nearby soon, it could make the property more valuable over time but negatively impact its current value.



CLOSING *day*

Closing day is the day when you sign all of the paperwork that makes you the legal owner of your new home. It's also when you'll pay interest, closing costs, and other fees to complete your home purchase.

So what happens during closing day? Here's what to expect:

SIGNING PAPERWORK

There will be lots of paperwork to sign, so make sure you have your ID handy. You will also need to bring a check or have cashier's checks ready for any fees and down payments due on the property.

EXCHANGING DOCUMENTS

Your lender, real estate agent, and the title company will make sure everything is in order with your paperwork and ensure that all documents are signed correctly. They'll then exchange documents with the seller's agent and title.

THE TITLE COMPANY TAKES CARE OF EVERYTHING ELSE

The title company will finalize your mortgage, pay off any liens on the property that need to be paid off, and update the property deed to reflect your ownership of the home. When everything is complete, they'll send you a copy of the deed showing that you are now the new homeowner.

TESTIMONIALS



The Gobles



Anna is THE best! She was very attentive to what we wanted out of our home and took lots of time to listen, clearly explain things, and very responsive to our endless questions during the house hunting process! Anna has great knowledge about the area we were looking in and her knowledge for each home we walked through was so appreciated! You'll love working with Anna. I highly recommend her!



The Kinders



Having someone who was willing to do everything to get us to close was great, as a family we became closer to Anna as a friend and it made everything that much more enjoyable. If you are looking for a realtor that will help you and your family in anyway to get into the home you're looking for Anna is the one for you!



The Arellanos



We're so thankful Anna worked so hard for us to get the right price, the right offer and made it a smooth process to boot. She's amazing and we can't recommend her enough.

Google Reviews: Anna England Your Millennial Realtor

THANK YOU!
For your trust

If you have any additional questions, I'll be more than happy to help!





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