



Real Estate Buyer's Kit



Compliments of
Edith Heaney Miller

Intero Real Estate Services

11434 Pleasant Valley Rd | Penn Valley, CA

Office: (530) 615-0111

Mobile: (530) 913-0150

Cal BRE#01835167

Edith Heaney Miller

(530) 913-0150

Email: EMiller@InteroNevadaCounty.com

Web: SellNevadaCounty.com

My services are always customized to *you* and *your* needs! I base my success as a REALTOR® on your complete satisfaction. When you choose me as your agent you get more than skill and professionalism, you get friendly, prompt service and someone who really cares.

BUYERS: Would you like to have an agent diligently working *for you* throughout the home buying process? Most people think real estate agents just help sellers, but I have a proven strategy to find you the right house, in the right location and at the right price and terms. Allow me to guide you through the process to help make it the best experience possible.

As your agent I will:

- Help make the home buying process easy and enjoyable for you and/or your family
- Keep contact on a regular basis with easy availability through phone and email
- Find you the best lender with the best terms for your situation
- Knock doors in your favorite neighborhoods and call listing agents for coming-soon listings in addition to touring homes with you
- Strive to write an acceptable offer with your best interests always in mind
- Oversee the inspection process and work with you through the escrow period
- Attend the closing with you

Edith Heaney Miller

(530) 913-0150

Email: EMiller@InteroNevadaCounty.com

Web: SellNevadaCounty.com

My Pledge to YOU:

- ✓ You will get my undivided attention and fast response when you have a question or concern.
- ✓ My clients are always my number one priority before, during and after transactions.
- ✓ We will sit down and thoroughly discuss your needs and I will be there to explain the entire process.
- ✓ You will receive highly developed real estate skills and negotiating experience.
- ✓ I will immediately notify you of new listings that match your criteria by searching the MLS three times per day.
- ✓ You can depend on me to help you find you the **right house**, in the **right location** and at the **right price** and terms.

Edith Heaney Miller

(530) 913-0150

Email: EMiller@InteroNevadaCounty.com

Web: SellNevadaCounty.com

I'M EASY TO REACH!

Office Line: (530) 615-0111

Mobile: (530) 913-0150

Fax: (530) 615-0137

Email: EMiller@InteroNevadaCounty.com

Website: SellNevadaCounty.com

Feel free contact me 24 hours a day 7 days a week. If I don't answer I am probably in a meeting and will return get back to you ASAP.

Edith Heaney Miller

(530) 913-0150

Email: EMiller@InteroNevadaCounty.com

Web: SellNevadaCounty.com

Welcome to the Home Buying Process

Buying a home will most likely be one of the largest monetary investments you will make in your lifetime. Your happiness and satisfaction as a buyer will largely depend on your relationship with your exclusive agent. My goal is to exceed your expectations by being the agent who will hold your interests and needs above all others.

As your Realtor® and fiduciary, it is my job to discover your needs and respond to them promptly, professionally and with integrity. I believe our relationship is built on trust. My practice is to listen, hear and truly understand your needs. I will gladly provide you with sound real estate advice and services before, during and after the transaction.

The real estate business is very dynamic and complex. I am committed to educate and guide you through the finer points of choosing the right home, negotiations and contracts so that you make an informed decision...one that will make you (and me) happy for years to come!

By providing you with exemplary personalized service beyond your expectations, I hope to acquire your future real estate business. Also, the best compliment you can give me is the referral of your family, friends and business associates who will always be treated with the utmost respect and dignity.

Let's get started on the journey...

Edith Heaney Miller

(530) 913-0150

Email: EMiller@InteroNevadaCounty.com

Web: SellNevadaCounty.com

What I Will Do As Your Agent:

After we review and complete the Offer to Purchase Contract, I will do the following:

- ✓ Probe the other agent for critical information and, if possible, use that information to help you.
- ✓ Present your offer in the best light possible, along with your Buyer Qualifications.
- ✓ Go over every item in the contract with you so that you thoroughly understand what you are offering and what it means to you.
- ✓ Represent your interests and offer sound advice so you can make an informed decision.

After the contract is signed, as a Realtor® I have the following responsibilities:

- ✓ Order a title search and survey
- ✓ Distribute contract copies to buyer, seller, attorney, lender, appraiser and agents
- ✓ Order all necessary inspections and request repairs (keeping you up to date on their findings)
- ✓ Stay in touch with your lender to make sure the loan is processed and ready to go by the closing date
- ✓ Note all contingencies and attempt to remove them within the time limit provided or get an extension of time, if needed
- ✓ Verify insurance has been ordered
- ✓ Review closing documents before closing
- ✓ Coordinate the closing and move-in dates so they are as convenient as possible for both parties
- ✓ Arrange a final walk-through
- ✓ Make sure that you remember to bring certified funds AND picture identification to closing

Edith Heaney Miller

(530) 913-0150

Email: EMiller@InteroNevadaCounty.com

Web: SellNevadaCounty.com

Home Buyer Interview

The information you give below is for OUR use only and is held in the strictest confidence. It will help me get to know you and your real estate wants and needs

Date: _____ Name(s): _____

Address: _____

City: _____ St: _____ Zip: _____

Home Phone: _____ Cell Phone: _____

Email Address: _____

1. Are you working with a Realtor® now? _____ Have you signed "Buyer Agency Agreement" with him/her? _____

2. Unless you are paying cash, arranging financing is our most important task before we begin. If you don't have a lender you prefer, I can make a recommendation and they will assist you in determining your financing needs. Would you like me to do this?

3. How soon do you want to be settled into your new home: _____

4. How long do you THINK you will be staying in your new home? _____

5. If you were lucky enough to find the right home today, is there anything that would prevent you from buying today? _____ If so, what? _____
Is there anyone else involved in this decision? _____ If so, whom?

6. How long have you been looking? _____. How many homes have you seen? _____ Have you seen anything you liked? _____. Why didn't you buy one of them? _____

7. Do you need to sell your current home? _____. If so, would you like me to refer you to a Realtor® in your area? _____. If you are leasing, when does your lease expire? _____.

8. Are you participating in a corporate relocation? _____. If yes, who is the contact person? May I contact them? _____ How do I reach them? _____

9. Where is your workplace located now, or going to be located? Your spouse's? (if applicable) _____

10. What do you consider to be a reasonable drive-time to work? _____

11. Is there a particular town or area that you prefer? _____

12. Please list your wants and needs for the features listed below:

	WANT	NEED
# Bedrooms / # Baths	_____	_____
Size or Square Feet	_____	_____
Garage	_____	_____
Age of Home	_____	_____
Floor Plan or Style	_____	_____
Single Family Home or Condo	_____	_____
Exterior Construction	_____	_____

13. Do you have any special needs? (churches, medical care, special education options, handicap accessible properties, office in home, particular neighborhoods or schools, etc): _____

14. What is your target price range? \$_____ to \$_____

15. In your new home, what features are most important to you?

16. What features are least important to you? _____

17. I would like you to list all of the birthdays in your household so I can recognize them on their special day _____

18. Anything else I should know? _____

Subjects We'll Want To Discuss:

- Your "pre-qualification" or "pre-approval" letter
- Earnest Money, or the "binder" check
- Personal Property vs. Real Estate
- How long it will take to close after we write an offer
- What expenses will you pay for up front
- Review of the Offer to Purchase and Addendas
- Inspections
- Home Warranties – what they can do for you
- Need of a survey
- Homeowner's Insurance
- What if the appraisal comes back below the sales price
- What to do, what not to do when we look at homes

Edith Heaney Miller

(530) 913-0150

Email: EMiller@InteroNevadaCounty.com

Web: SellNevadaCounty.com

Inspections and Other Costs

Inspections and other costs related to home buying are often a confusing part of the purchasing process. Some items are REQUIRED to be done...others are OPTIONAL (depending on the type of property, type of financing, your preferences/concerns, etc.).

Although there is no rule as to who pays what, generally the costs are incurred as listed below:

BUYER:

Appraisal

Title Search

Survey

Inspections

- Mechanical / Structural – MOST IMPORTANT
- Wood-Destroying Insect – MUST HAVE
- Radon
- Miscellaneous (as applicable) - Well / Septic, Water Analysis, Mold, Lead Paint, Chimney, Asbestos, Oil/Propane Tank, Synthetic / Hardcoat Stucco, Irrigation System, In-Ground Pool, Invisible Fence, EMF

SELLER:

Real Estate Commissions

Title Preparation Fees

Repairs to correct inspection issues

Edith Heaney Miller

(530) 913-0150

Email: EMiller@InteroNevadaCounty.com

Web: SellNevadaCounty.com

Moving Checklist

Before You Leave:

ADDRESS CHANGE

- Post Office
- Charge Accounts, Credit Cards
- Subscriptions: Notice requires several weeks.
- Friends and Relatives

BANK

- Transfer funds
- Arrange check cashing in new town/city

INSURANCE

- Notify company of new location for coverage's; Life, Health, Fire and Automobile insurance.

UTILITY COMPANIES

- Gas, Electric, Water, Telephone, Internet, Cable
- Get refunds on any deposits made

MEDICAL, DENTAL, PRESCRIPTION HISTORIES

- Ask Doctor and dentist for referrals.
- Transfer needed prescriptions, eyeglasses, X-rays.
- Obtain birth records, medical records, etc.

REMEMBER TO: Place ALL important documents in a separate box clearly marked "DO NOT LOAD" and carry it with you. Include tax returns, pay stubs, banks statements, and other documentation that the lender may need for your mortgage!

On Moving Day:

- Put all important documents in a separate box and label "Do Not Load". Carry them with you. Include tax returns, pay stubs, bank statements (anything you might need for closing), valuable jewelry, heirlooms and photo albums.
- Carry enough cash or traveler's checks to cover cost of moving services and expenses until you make banking connections in the new city.
- Leave all keys, garage door opener controls and appliance warranties on kitchen counter for new owner
- Plan for transporting pets; they are poor traveling companions if unhappy.
- Double check closets, drawers and shelves to be sure they are empty.
- Remember to take garden hoses.
- Check pilot light on stove, water heater, and furnace.

After the Move:

- Have new address recorded on driver's license/apply for state driver's license.
- Register car within 5 days after arrival in state or a penalty may have to be paid when getting new license plates.
- Register children in school.
- Arrange for medical services:
 - Doctor, Dentist, etc.
- **ENJOY your new home!!!!**