

Susanne Moser

First Time Home Buyer Specialist



*Your Guide to Buying
Your First Home!*

 **MOSER**
REALTY CO

TOP 5

Benefits of using a Realtor



- I. Paperwork: As your agent, I will take care of writing up offers, disclosures, and any necessary paperwork needed throughout the transaction. I often utilize, easy to use electronic signatures to make the process more convenient for you.
2. Knowledge: There are so many things that people don't know, they don't know, when it comes to the purchase of a home. I will be there every step of the way keeping you informed, and within the timelines of the contract. I also have extensive knowledge of the local real estate market, marketing, and negotiating strategies to help you present the strongest offer.
3. Confidence: Having someone experienced represent your best interests will help give you peace of mind and confidence during, what can be, a stressful transaction. I will be available to answer any questions as they arise, an ear to vent if needed, and a problem solver.
4. Local Connections: From local lenders, to inspectors, title companies, and everything in between, when you hire me, you get access to my local team of professionals before, after, and during closing!
5. Free Services: It doesn't cost you a penny to use me as your Realtor. I am paid at closing with a commission, already determined by the seller and the listing agent.



Meet Your Realtor®

One of the most important financial transactions of your life, will be the purchase of your home. I believe that allowing my clients a glimpse into who I am as a Realtor, and person, creates the unique level of trust, required to create a successful relationship. Mom. REALTOR®. Two of my favorite roles. I grew up in Germany, and moved to Orlando 20+ years ago and I'm fluent in German. I fell in love with Orlando and surrounding areas, and decided to make it home. "Real Estate is a unique investment because it has emotional and financial implications," I believe. "The right decision affects your bottom line and how you sleep at night." Whether it's winning a negotiation or finding the perfect neighborhood, I will always put my clients first. My goal as a REALTOR® is to help those that want to purchase or sell a home, accomplish their goals, and to educate them along the way. I've put together this guide as a tool for you to utilize so that there are no surprises. I look forward to working with you , and congrats on taking your first steps toward buying a home.



First Step:

Congrats! You've technically already taken the first step, if you're reading this! Before looking at homes though, we need to get you "Pre-Approved" for a mortgage.

The reason we do this BEFORE looking at houses, is because we need to know what type of financing you will be using, and the amount you are approved for! This will create a budget for us. If you do not have calendar that you prefer to use, I can send you a few that

I work with regularly! A Realtor is only as good as the vendors they utilize. Inorder to pre-approve you, you will need to fill out a credit application, and submit required documents. This is the lender's way of verifying employment, income, your debt to income ratio, and credit. As your Realtor, I will be in communication with your lender every step of the way to make sure that everyone is on the same page, and that timelines are being met!

**Realtor tip:* Your monthly payment is more important than what you're approved for. We need to keep it at an amount that you're comfortable with, so taxes, and any HOA/CDD fees need to be taken into account.

I'm Pre-Approved!

Congratulations! The lender has determined that you qualify for a mortgage!

Now, the fun part begins! Once we sit down, and go over what you're looking for in a home, the search begins! I will sign you up to search directly from my website, so that you are able to search at your own pace. You can send me any homes that you are interested in, and ask me questions pertaining to it. I will also be sending you homes! Feedback is important! It allows me to better understand exactly what you're looking for! We can also begin touring these homes in person. I'll work around your schedule to make sure we get into homes you love in a timely manner! Depending on the price range, homes can move on and off the market quickly, so it's important to fit your home search into our schedule.

What's next?



"The One."

Finding a home you love has no timeline. It can be the first home you see or take months to find. I've often heard clients say that when they walked into their future home for the first time, they knew it was "The One." You may or may not get "butterflies" but you've found a home you love, and you're ready to make an offer.

How exciting!

Here are some things to consider before submitting an offer:

Condition:

.....

Looking past cosmetics, does everything function as it should? How old is the roof? AC? Appliances? These are answers that should be found on the Seller's Disclosure, if available. Are there things that need to be fixed/replaced? Will you need to do it right away or do you have time and how do those repairs fit into your budget?

Location:

.....

LOCATION! LOCATION! LOCATION!

Some things you cannot change, and one of those is location! It's often the most important factor when choosing a home. What schools is it zoned for? What's the commute time for work? How close are you to family/friends? How do you feel about the neighborhood?

(Continued...)

Additional Fees:

.....

Our lender likely went over an estimated mortgage payment with you when you were pre-approved, but there are things that can change that payment, or other fees to be paid in addition to it. Does this home have HOA fees? CDD fees? Condo fees? Are they paid monthly/annually? Is flood insurance required? How much are the annual taxes? Will that drastically increase? How much will homeowners' insurance be? Take all of these costs into consideration to ensure that you can afford the payments each month.

Maintenance:

.....

A home requires regular maintenance to keep things functioning properly, and increase the lifespan. Do you want/need a yard? Who will maintain/mow it?

Size:

.....

I always suggest to people to plan to be in the home for at least 5 years. Does this size home work for that entire five years? Will you be having a child/children? Will you be living alone? Is there enough room for everyone to be comfortable? Is it too much house to clean?

Submitting an Offer:

.....

In Real Estate, almost everything is negotiable! This is where having a local expert in your corner will really benefit you. I can give you local comps to show what houses similar to yours are selling for. This will help you determine what a reasonable starting offer should be!

After all, you will be the one making the payments! Some terms to consider/negotiate when making an offer:



- Purchase Price
- Concessions (do you need the seller to help cover your portion of closing costs?)
 - Earnest Deposit (also referred to as "Binder" deposit)
 - Closing Date
- Personal Property/ Fixtures (examples: washer/dryer, refrigerator)
 - Inspection Period

Under Contract:

Now what?

Once we come to terms with the sellers, and everything is signed off on by both parties, the timelines laid out in the contract begin!

The ratified contract then gets sent to the title company and your lender. Depending on how it was negotiated, your binder is likely due within 1-3 days of going under contract. You will receive instructions on how to deliver it to the title company, directly from the title company. It is typically wired or presented to them in the form of a cashier's check.

Your inspection timeline will also vary depending on how it was negotiated, and is typically 7-10 days after the offer was satisfied. Any inspections are paid at the time of service. Costs vary depending on the type of inspection, inspector used, age of home, size of home, whether you will need additional inspections (septic, well..) etc.. Inspectors make notes of every deficiency found for liability and educational reasons. Do not be overwhelmed if your inspection report is 50 pages (or longer!)

Important
Things Your
Inspector is
Looking For:

HVAC
Electrical/Plumbing
Structural
Roof
WDO/wood rot
Appliances

Appraisal:

I always tell my clients that there are three prices to a home:

1. What the buyer is willing to pay
2. What the seller is willing to sell for
3. What it appraises for

After we come to terms on our repairs, and both parties are ready to move forward, I usually give the lender the "okay" to order the appraisal.

This is an upfront, out of pocket expense (typically \$450-550.)

There is no exact science to pricing a home so the appraiser looks at the condition of the home and local comparable homes to determine a market value. It is done by a third party, and is there to protect the lender and you, the buyers', investment.



Important:

After original repairs are done, we can have a re-inspection done to ensure that they were done properly. Should an appraiser note that repairs need to be made, these must be done to get financing.

He/she will have to go back out to clear them. There is typically an additional cost for them to go back out.

"Clear to Close"

Throughout the process you will be in contact with myself, the lender, and likely the title company. Each person has the same goal of getting you to hear those three magic words, "Clear to Close."

This means that your file has been through underwriting and has been approved! The lender and title company work up until the day before closing balancing the numbers. At least 3 days before closing you will receive a document referred to as the CD (or closing disclosure) that breaks down each fee associated with the transaction and how much money you need to bring to closing.

The binder deposit that you put down will be reflected on your CD as a credit towards your down payment and/or closing costs.

If you see a mistake, or have any questions about fees on your Closing Disclosure, don't hesitate to ask your Realtor or your lender to clarify. We want to take care of any mistakes or miscalculations before we get to the closing table!

Once you have your final numbers (likely 24 hrs before closing) you can either wire that amount to the title company or get a cashier's check in that amount made out to the title company to bring to closing.

"The Big Day."

Aka Closing Day. That means we made it!

Once you receive your CD, I recommend calling the utilities companies and transferring them to your name, starting the day of closing (unless you are not immediately taking possession, which is not typical.)

We will also do a final walk through the week before closing, to ensure that the home is in the same condition as when we went under contract, and that negotiated items are still in the home (refrigerators, washer/dryer, window coverings..)

Things to bring to closing:



- ✓ 1. Your ID, preferably two forms
- ✓ 2. Cashier's check, if required
- ✓ 3. Your writing hand, because you'll be doing a lot of signing
- ✓ 4. Your spouse, if married
- ✓ 5. Your smiling face, because YOU just bought a house!

Reviews:

My husband and I recently relocated to Central FL and needed to find a rental property quickly. Susanne went above and beyond to find the perfect rental that would accept our two dogs (believe me - it wasn't easy). So when we were ready to purchase a home, we didn't think twice about enlisting Susanne. She is extremely knowledgeable about the area and really helped us narrow our search criteria. Susanne is also very patient, as we changed our minds frequently. We viewed several properties before finding our ideal home. We couldn't be happier with our purchase!! We highly recommend Susanne to anyone looking for a real estate Professional!!

Carter Family, Relocation/Home Buying

Susanne went above and beyond for my husband and I. She was extremely knowledgeable and fought for what we wanted. We couldn't be happier with our purchase. Thank you Susanne!

Kyle Ann - First Time Homebuyer

My experience with Suzanne was awesome, I would recommend Suzanne to anyone. She very polite, patience and very attentive. She will go that extra mile for her clients.

Odum Family, First Time Homebuyer

She is amazing and so knowledgeable! She will certainly go above and beyond to find your dream home! As first time home buyers we were glad to find someone who would take us through the process and teach us every step. I highly recommend her!

Fuentes Family - First Time Homebuyer

We are about to become happy homeowners THANKS to a TREASURE Susanne Moser. We were even doubtful this time around that we were going to partner with an agent and mortgage co. We started our search 3 years ago and ALWAYS were misrepresented by other agents and Mortgage Brokers. A friend of us gave us Susanne's phone number and immediately I explained to her how disappointed we were in the house hunting purchase and how did we already gave up she immediate apologized for the other agents that misrepresent us. Then she reassured us that she was going to help us and that she will do anything in her power to find us our dream home. Then we met in person Susanne, in seeing our first pick it was a Saturday night and late in the day and she didn't hesitate to contact us and offered us to view the property. To be honest this was a surprise for us. We always had to beg the other agents to view a property. She narrowed down our choices so good that the very first house we saw is our NEW home. She knew exactly what we were looking for. Susanne has an uncanny ability to read her clients. She puts this quality to work exclusively for her clients' interests. By listening to us and our individual taste, she knew before we did which house matched us best. Her knowledge is incredible. She knows about building construction and quality, or lack thereof. Susanne IS amazingly responsive. The poor lady is ALWAYS available, and does so without a note of hesitation in her voice. She go above and beyond for her customers. She gives her clients the sense that they really enjoy what she does. And what hard worker she is !! But Susanne and Tom are the REAL DEAL !!!!!. BEYOND 5 stars * * * * *

Our hope now is that Susanne keep making more families happy as mine is right now! Thank you from one happy family

Martinez Family, First Time Homebuyer

*** Asked me about special loan programs for our local heroes, first time home buyers, investors, and many more...***





Susanne Moser

Bridlewood Real Estate Company
297 E Hwy 50, Suite I
Clermont • Florida • 34711

Call/text: 321-303-9774

susanne.moser3@gmail.com
www.susannesellsflorida.com

Find me on Social Media!

 **MOSER**
REALTY CO



A Referral ...

is the highest honor
a business can receive
from a customer ...

Please call me if you think anyone
including friends or family would
benefit from my services.