



BUYER *guide*

FOR BUYING YOUR HOME

Blessed Life Group, Keller Williams Realty, Inc.

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REAL ESTATE AGENT

SCAN ME



WE ARE HERE FOR YOU!



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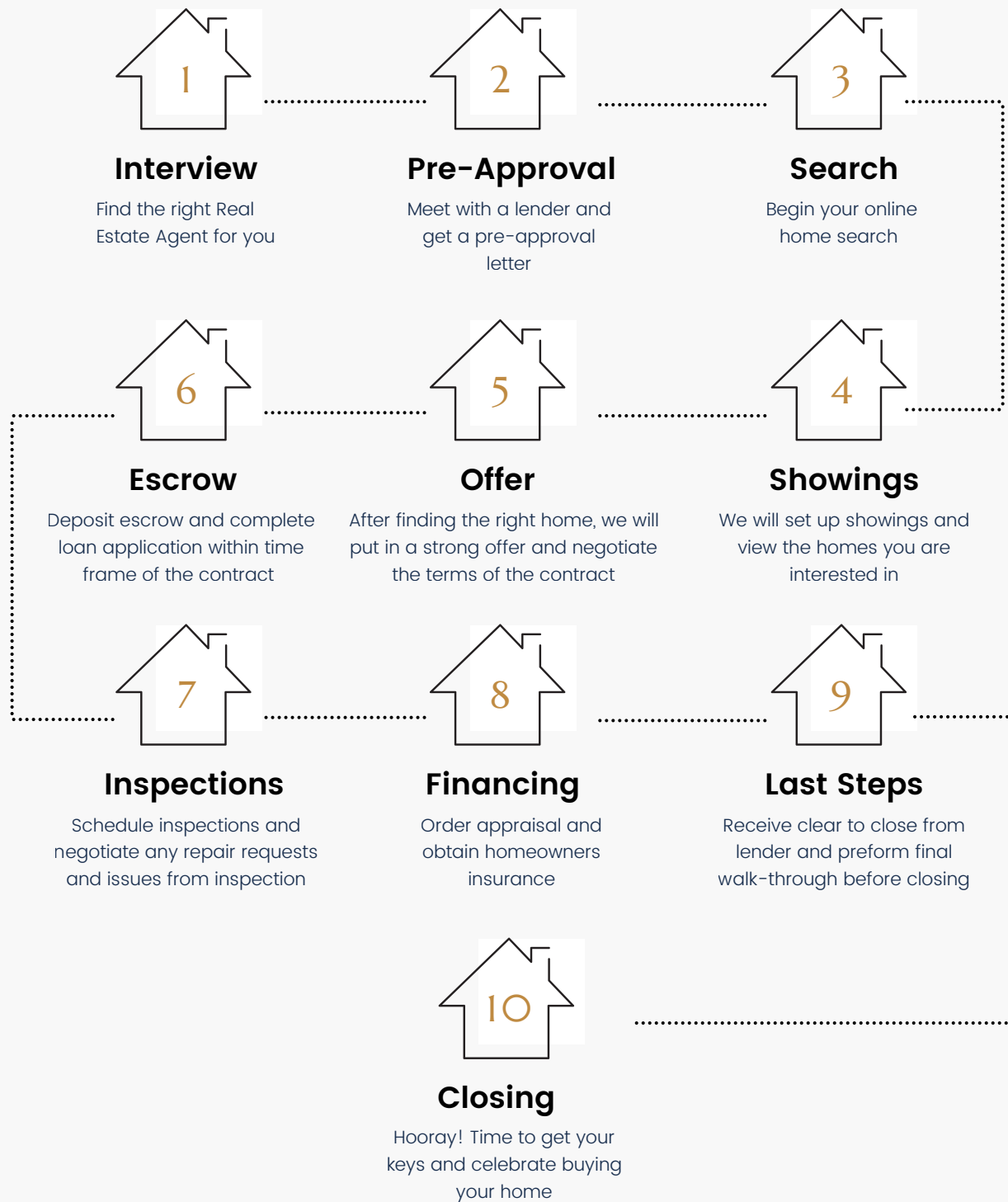


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THE BUYER ROADMAP



START-TO-FINISH

SHOWINGS

Once you access your MLS portal and indicate the properties you are interested in, Blessed Life Group agent will promptly schedule showings that fit in well with your schedule. All BLG agents are highly experienced and capable of highlighting a home's strengths and weaknesses, assisting you in the decision-making process.

SUBMIT OFFER

Once you find a home you would like to submit an offer on, a Huff Group agent will run a comparative market analysis (CMA) to determine the home's current market value. Several other factors must be accounted for, such as your financial aspirations for any specific property. Together, you and the Blessed Life Group will determine an offer that makes the most sense for you.

NEGOTIATIONS

It's not unusual for a seller to counter the initial offer, meaning the price and terms will have to be negotiated. All Huff Group agents regularly participate in courses that continually master their negotiation skills, allowing them to either come to an agreement with the seller or know when to walk away. We represent and advise you throughout the entire process to protect your best interests.

INSPECTIONS

Your BLG agent will work with you to schedule your full home inspection. During this process, you will want to be present for the home inspector to show you any defects they find in the home. After the inspection, the home inspector will send you a detailed report of their findings on the home.

RESOLUTIONS

The resolutions step of the Blessed Life Group's home buying process opens the second round of negotiations. During this time, your BLG agent will review the inspection report with you and talk about your options for requesting repairs or credits toward repair, which are paid at closing.

CLOSING

Closing will be held at the title company selected by you and your agent. The closing will be the formal signing of papers including mortgage and transfer of deed. Once your purchase has been closed and your financing has been funded, you will receive possession of your newly purchased home!

DID YOU KNOW?

The average buyer sees
4-7
homes before submitting an offer.

The average initial offer is
0-3%
below asking price.

Earnest Money
1%
*depending on price of home.

Average inspection is
2-3 hours & costs \$500-800
on a single-family residence.

On average
76%
of buyers request credit vs. repair.

Contract-to-close average is
52 Days
from contract execution.

MITIGATING BUYER RISK

This list illustrates how an agent can help mitigate risks for buyers throughout the home-buying process.

Transparency

We explain how compensation is paid, who covers it, and the buyer's options for payment, ensuring you understand the breakdown of our fee.

Identifying Properties

We match your budget with your needs, identifying suitable properties within your range using our extensive market knowledge.

Out-of-Pocket Costs

We provide estimated out-of-pocket costs to complete the transaction, including warranty, inspections, earnest money, appraisal, and closing costs.

Contract Preparation

We review the sales contract with you, and include any necessary addenda to strengthen your bid.

Agent Networking

We network with other agents to find properties not yet listed in the MLS, giving you access to exclusive opportunities.

Market Analysis

We prepare a CMA in advance of making an offer to determine the estimated value, ensuring you make informed decisions.

Contingencies

We explain common contract contingencies and include protective clauses in your offer to safeguard your interests.

Inspection Review

We review home inspection concerns with you, obtain bids, and negotiate repair requests to ensure a win-win outcome.

Closing Statement

We review your closing statement to ensure accuracy of fees, warranty, repairs, closing costs, and any credits, protecting you from unexpected costs.

CLOSING COST ANALYSIS

Closing Costs & Pre-Paid

LINE ITEMS

My Professional Fee
Title Insurance (Seller)
Termination Option Fee
Tax Proration
Inspection Fee
Earnest Money
Appraisal
Credit Report
Recording Fee
Underwriting Fee
Processing Fee
Flood Certificate
Tax Service
Escrow Insurance
Escrow Fee
Interest Per Day
Escrow Taxes

TYPICAL COST

2-3%
0.6%-0.9%
\$500-\$1000 5-7 Days
Prorated to Day of Closing
\$400-950
\$1% typically
\$600 - \$700
\$30 - \$75 Per Borrower
\$100-\$150
\$750 - \$1,500
\$150
\$18
\$85 - \$200
1-5 Mos. (If Applicable)
\$350 - \$600
Loan Amount x Rate / 365
1-5 Mos. (If Applicable)

WHO PAYS?

Seller/or buyer
Seller/or buyer
Buyer
Seller
Buyer
Buyer
Buyer
Buyer
Both
Buyer
Buyer
Buyer
Buyer
Buyer
Buyer
Buyer
Buyer

BUYER *Questionnaire*

BUYER CONTACT

Buyer: _____
Phone: _____
Email: _____
Address: _____

Co - Buyer: _____
Phone: _____
Email: _____
Address: _____

PREFERRED CONTACT TIME:

☐ Morning ☐ Afternoon ☐ Evening

PREFERRED CONTACT TYPE:

☐ Phone ☐ Email ☐ Text

FINANCIAL INFORMATION

WE ARE LOOKING TO BUY BECAUSE:
.....

WHAT PRICE RANGE ARE YOU CONSIDERING:

_____ — _____

YOUR IDEAL MOVE-IN DATE:

PAYMENT METHOD?

☐ Cash ☐ Finance

ARE YOU A FIRST-TIME BUYER?

☐ Yes ☐ No

DO YOU NEED FINANCING?

☐ Yes ☐ No

ARE YOU CURRENTLY SELLING YOUR HOME?

☐ Yes ☐ No

HAVE YOU BEEN PRE-APPROVED?

☐ Yes ☐ No

PREFERRED CONTACT TIME:

☐ Morning ☐ Afternoon ☐ Evening

PREFERRED CONTACT TYPE:

☐ Phone ☐ Email ☐ Text

HOME DETAILS

BEDROOMS:

CAR GARAGE :

BATHROOMS:

SQFT:

BASEMENT:

STORAGE:

EXTERIOR FEATURES :.....

STYLE OF HOME

NEIGHBOURHOOD:

SCHOOL DISTRICT:

FEATURES WANTED :.....



BUYER COMPENSATION

It pays to be represented

1 SELLER IS OFFERING COMPENSATION TO A BUYER'S AGENT

- This Payment method is the most prevalent for a buyer's agents, accounting for 95-99% of transactions.
- No extra funds are required from the buyer, excluding any administrative fees.
- Your agent will verify in advance that the homes you wish to view offer compensation for their services.

2 SELLER IS OFFERING SOME COMPENSATION BUT NOT ALL

In this scenario, the seller(s) have chosen to offer less than the compensation than we have agreed upon in the Buyer Representation Agreement we will review and sign before we tour homes. This situation can typically be addressed in one of the following ways:

- Your agent negotiates with the listing agent to secure the seller pays the full commission.
- The buyer agrees to increase the purchase price to cover the compensation difference.
- The buyer agrees to pay their agent directly at closing to make up the difference.

3 THE SELLER(S) ARE NOT OFFERING ANY COMPENSATION TO BUYER AGENTS

In this scenario, the seller(s) have chosen to pay only their own agent and are not offering compensation to a buyer's agent for bringing a buyer to purchase their home.

- All options listed in #2 above are applicable here.
- The seller may be offering seller-paid concessions that may be used towards your closings costs or towards paying the buyer agent compensation we agreed upon.
- Although this situation is the rarest of the three, it's important to be aware that it can occasionally occur.



BUYER LEVEL OF SERVICE & COMPENSATION OPTIONS

This tiered commission model was created to offer a flexible fee structure that aligns with your budget and preferences. Our tiers range from basic assistance to premium concierge-level support, allowing you to customize your experience based on your needs and priorities.

Broker compensation or the sharing of compensation between brokers is not set by law nor fixed, controlled, recommended, or suggested by the National Association of REALTORS®, MLS, or any listing service. Broker compensation is fully negotiable. Brokers independently determine their fees.

BASIC

2%

of purchase price

- You wish to engage our services after you have found the home.
- We will advise you, help you write the offer and represent you through the transaction, from inspection to closing day.
- After closing ongoing real estate market advisement and value assessment services.
- Access to our home management care team.

PREMIUM

3%

of purchase price

- Everything in the Basic & Essential packages included.
- Appraisal protest services if home does not meet value.
- Inspection advisement, additional assessment/repair or remodeling estimates coordination.
- Off-market property search.
- Discounted offer to sell home and help purchase another within first year of owning home.
- New Construction advisement and management.

ESSENTIALS

2.5%

of purchase price

- Everything in the Basic Package included.
- Buyer needs analysis and market consultation
- MLS Search alert.
- Schedule Home Showings and pre-tour compensation review.
- Contract and offer Guidance
- Property Market analysis
- Inspection, repair estimates/negotiation and transaction coordination.

SCAN QR CODE TO SIGN THE BUYER REPRESENTATION AGREEMENT AND VIDEO EXPLANATION.



Next step, if financing this purchase please send us your lender's pre-qualification letter or click the link to start an application with our preferred lender Melanie Taliaferro with Fairway Mortgage.

[Review FAQ's Here](#)

notes

A series of horizontal dashed lines for writing notes.

