

ALISA SATTERLEE & ASSOCIATES

# BUYERS GUIDE



*Alisa Satterlee & Associates*



*have any questions?*

**CONTACT US!**

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## LOOKING FOR YOUR DREAM HOME? YOU'RE AT THE RIGHT PLACE!

Congrats! You've decided it is time to buy a home, AND you made an excellent choice in trusting Alisa Satterlee & Associates with guiding you and your family through such an important step in your journey.

This buyer guide will help you get a picture of the entire buying process, starting with a consultation with your agent, and ending with the keys to your dream home in your hands! As Real Estate professionals, the Alisa Satterlee and Associates team has helped buyers of every kind, investors, empty nesters, first time home buyers, recently separated buyers, and much more! Whatever your specific needs are, Alisa Satterlee & Associates is happy to help. With that said, please review the process laid out in this buyers guide to help set your expectations for this exciting journey, and please do not hesitate to reach out to your agent or the team with any questions you may have along the way. Let's get this journey started!

QUICK GUIDE TO THE

# Buying Process

*Start*

**STEP #1**  
**AGENT**  
**CONSULTATION**



**STEP #2**  
**MEET WITH**  
**A LENDER**



**STEP #4**  
**MAKE AN OFFER**



**STEP #3**  
**HOME SEARCH**



**STEP #5**  
**INSPECTIONS**



**STEP #6**  
**APPRAISAL**



*\* Congrats!*

**STEP #8**  
**CLOSING + KEYS**



**STEP #7**  
**FINAL WALK**  
**+ FINANCE**



## STEP 1: *Agent Consultation*

You've decided you'd like to buy a home! Now is the time to call the team and schedule a free consultation. This is your chance share with us what your goals are - how soon you'd like to move, price range, desired location, must-haves, and so on (See Buyer's Questionnaire). We will provide you with valuable information to kick start your journey, and refer you to a lender we trust for next steps.



*Did you know...*

As a buyer, using a real estate agent to represent you is FREE! All commissions are paid on the seller's side.



*Important:*

In a competitive market like today, sellers often ask for a pre-approval letter before accepting an offer and sometimes before viewing a home! Be sure to get a pre-approval as soon as possible, to put your best foot forward.

## STEP 2: *Meet with a lender*

Before we start shopping for homes, it's important you know exactly what you can afford. A lender can assess your financial situation, do a credit check, see how much cash you have for a down payment, find a comfortable monthly payment for you, and ultimately issue a pre approval for a mortgage.

(See our top lenders in the vendors list)

## STEP 3: *Home Search*

Now that you have given Alisa an idea of what you're looking for and what you can afford, the real fun begins! We will set up an online home search with your criteria, and you will receive emails or texts with homes that fit your profile! If you see something that could be THE ONE, we will book an appointment to view.



*just so you know...*

Finding the right home may take 1 showing or 15 showings. Whatever your needs are, we are here to help no matter how long it takes.

## STEP 4: *Make an Offer*

Yay! You've found a home that suits your needs and fits your budget, so now it's time to get serious. Your agent will work quickly to investigate if the seller has any current offers, and if possible, find out what those offers are. With that information, your agent will then work with you on what price and terms you would like to bring to the seller. This is when well connected agents, and skilled negotiators like us SHINE.





If anything comes up in inspections that requires repair, we can ask that the seller make the repairs before closing.

## STEP 5: *Inspections*

CONGRATS, the offer was accepted, it's now time to decide what inspections you'd like done so that you know exactly what you're about to buy. This is a chance for you to address any hidden issues an inspector finds with the seller. For your protection, we always recommend a general home inspection. Every home is different, and we can help you decide what inspections may be needed in your situation.

### *common inspections:*

- home inspection
- termite/pest
- roofing
- plumbing
- heating/AC
- electrical

## STEP 6: *Appraisal*

This journey is coming to a close, and now it's time to ensure the home is worth the price that you are prepared to pay. An appraisal is an estimate of the property value, it is meant to justify the bank/lender's investment, and protect you as the buyer from overpaying. When the appraisal comes back, you can review it with Alisa and decide what to do from there.



## STEP 7:

# Final Financing + Walk through

We are almost there! In the final days before closing on your new home, you will have a chance to walk the property once more for the "final walk through". This is your chance to be sure any requested repairs have been done, and that the home is in the same condition as it was when you made the offer.

During this time you will also receive your final financing terms from your lender, including your interest rate, monthly mortgage payment, total loan amount, and more.



Be aware, final walk is often the same time that the seller is preparing to move, so there may be boxes and clutter. They will be gone when it comes time for move in!



## STEP 8:

# Closing + Keys

CONGRATS! We made it. Now it's time to sign on the dotted line. The lender will work with you to schedule a time for a notary to present your final paperwork. Once the paperwork records and the money is transferred through escrow, you are a home owner! Your agent will get you your keys to your new home, and will stop by at a later time to present your closing gift.

# Buyer Questionnaire

NAME(S): \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PHONE: \_\_\_\_\_

EMAIL \_\_\_\_\_

## TIME FRAME

lease expiring? have a home to sell? when do you need to move by?

## FINANCING & PRICE RANGE

do you plan on using financing? what do you think you can afford?

## DESIRED LOCATION

looking for a particular neighborhood? close to family? close to work?

## INTERIOR

bedrooms, bathrooms, sq ft?

## EXTERIOR

\_ car garage, pool, lot size?

FOR MORE INFO PLEASE CONTACT ME AT:

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*Lets find your dream home!*

*Our favorite local*



# LENDERS

These are a few of our our most trusted local lenders, who we deal with on a daily basis!



**DARICE VIERA**  
*Change Home Mortgage*

**NMLS #** 319544

**Email:**

darice@changemtg.com

**Direct:** (559) 272-8178

**Cell:** (559) 799-0875



**JEREMY ENGLE**  
*Verro Mortgage*

**NMLS #** 293517

**Email:**

Jeremy@veromortgage.com

**Cell:** 559-734-5000



**WENDY REEDER**  
*Primary Residential Mortgage*

**NMLS #** 285912

**Email:**

wreeder@primeres.com

**Cell:** (559) 280-3246

Even if after speaking to one of our favorite lenders and you decide it is not the right time to refinance, maybe there is something else I can help you with! Please do not hesitate to reach out to the Alisa Satterlee & Associates team to answer and of your Real Estate questions.

FOR MORE INFO PLEASE CONTACT ME AT:

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*I would love to help!*