

The background image is a high-quality photograph of a modern living room. It features a large, light grey sectional sofa with several dark and light-colored throw pillows. In front of the sofa is a low, rectangular coffee table with a dark wood top and a lighter wood base. On the coffee table are some books, a small white vase with a plant, and a dark bowl. To the left of the sofa is a tall, thin floor lamp with a grey shade. Behind the sofa, there are two large windows with black frames, offering a view of trees outside. A large potted plant is on the right side of the room. The overall aesthetic is clean, minimalist, and sophisticated.

KELLER

FROM DREAM 2 DOORSTEP

YOUR HOMEBUYING HANDBOOK

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YOUR HOME, *YOUR FUTURE.*

Buying a home is one of the most important financial decisions you'll make — and one of the most rewarding. It's not just about finding a place to live; it's about building stability, growing wealth, and creating a foundation for the life you envision. With the right knowledge and support, you can move through the process with confidence, make smart choices, and turn your dream of homeownership into reality.

Every step, from setting your budget to closing on your home, plays a role in shaping your future. That's why being prepared and surrounding yourself with the right team — from your real estate agent to your mortgage professional — makes all the difference. With the right game plan, buying a home becomes less overwhelming and more empowering, setting you up for lasting success.

YOUR HOMEBUYING JOURNEY



Dream & Decide

Get clear on your vision.

- Picture your ideal home: Style, size, location
- Decide on your timeline: Ready now or planning ahead?
- Write down your must-haves: Bedrooms, yard, commute, etc.

Pro Tip:

Knowing what you want helps you stay focused when options get overwhelming.



Check Your Finances

Get money-ready before you shop.

- Review your savings: Down payment + closing costs
- Check your credit score: Higher score = better loan terms
- Estimate your budget: Mortgage calculators are your friend!

Pro Tip:

A strong financial foundation means fewer surprises later.



Get Pre-Approved

Show sellers you're serious.

- Choose a lender or broker you trust
- Submit documents: Income, assets, debts, credit
- Receive your pre-approval letter with a price range

Pro Tip:

Pre-Approval makes your offers stronger and faster.



Partner With a Realtor

Find the right guide for your journey.

- Choose a knowledgeable agent who knows your market
- Communicate your needs clearly: Wants, needs, non-negotiables
- Get set up for new listings: Stay ahead of the competition

Pro Tip:

The right agent is like GPS — they'll keep you on track and avoid wrong turns.



House Hunt

Start your search!

- Tour homes online and in person
- Compare options carefully (price, condition, neighborhood)
- Keep emotions in check: Stick to your needs + budget

Pro Tip:

No home is 100% perfect — look for potential and possibility.

YOUR HOMEBUYING JOURNEY



Make an Offer

Move when the moment is right.

- Work with your agent to craft a competitive offer
- Include contingencies: (inspection, financing, appraisal)
- Negotiate if needed — stay calm and strategic

Pro Tip:

Stay flexible but know your limits.



Secure Your Financing

Finalize your home loan with confidence.

- Choose your mortgage type: Fixed, adjustable, FHA, VA, etc.
- Lock your rate: Protect yourself if rates rise
- Order appraisal: Confirms home's value

Pro Tip:

Avoid large purchases or changes to your credit during this time!



Complete Inspections & Repairs

Protect your investment.

- Hire a trusted inspector: Check structure, systems, safety
- Review the report carefully: Focus on major issues
- Negotiate repairs or request credits if needed

Pro Tip:

No home is perfect — focus on health, safety, and big-ticket repairs.



Prepare For Closing

Get ready for the finishline.

- Review your closing disclosure: Check fees and loan terms
- Schedule your final walkthrough: Make sure everything's ready
- Gather your closing funds: Down payment + closing costs

Pro Tip:

Double-check wiring instructions for security before sending any money.



Close & Get Your Keys!

Welcome to your new home.

- Sign all final documents
- Transfer ownership officially
- Celebrate! You're now a homeowner.

Pro Tip:

Take lots of photos! This is a huge milestone you'll want to remember.





THE POWER PARTNER YOU NEED: ***YOUR REAL ESTATE AGENT***

⇒ Understanding Your Needs

A good agent will take the time to understand your lifestyle, preferences, and goals for the home. Whether it's location, size, or style, they'll narrow down the options to homes that truly meet your needs, saving you time and energy.

⇒ Negotiate on Your Behalf

Real estate agents are skilled negotiators who work on your behalf to secure the best possible price for the property. They will handle all aspects of the negotiation, including counteroffers and contingencies, ensuring that you don't miss out on opportunities or overpay.

⇒ Guiding You Through Paperwork

There's a lot of paperwork involved in purchasing a home — from offers to counteroffers, inspection reports, and closing documents. A real estate agent ensures all documentation is completed accurately, legally, and on time, preventing any delays or issues during the process.

⇒ Coordinating Inspections and Due Diligence

Once you find a home you love, the agent will help coordinate necessary inspections, such as home and pest inspections, appraisals, and title checks. This due diligence ensures that there are no hidden issues with the home before you commit to the purchase. Agents schedule showings, spot potential issues with properties, and help you evaluate each home's true potential (and pitfalls) before you make an offer.

⇒ Managing the Closing Process

The closing process can be complex, involving finalizing finances, reviewing documents, and transferring ownership. Your real estate agent will manage the logistics of the closing, keeping you informed every step of the way and ensuring everything runs smoothly up until you get your keys.

HOME INSPECTION *CHECKLIST*

Always hire a qualified home inspector to thoroughly evaluate the property's condition before closing. It can reveal hidden issues that could cost you later. Also, talk with your real estate agent about the advantages of getting a home warranty — it can offer extra peace of mind by covering unexpected repairs in your first year of ownership.

☐ **Age of the Home**

Understand how the home's age could impact maintenance and future repairs.

☐ **Overall Layout**

Check if the floor plan fits your lifestyle — open vs. closed spaces, room flow, etc.

☐ **Neighborhood & Location**

Evaluate proximity to schools, work, shopping, and community amenities.

☐ **Heating & Cooling Systems**

Test the furnace and A/C units — repairs can be costly.

☐ **Electrical Systems**

Check outlets, switches, and the main panel for signs of issues or updates.

☐ **Plumbing & Water Pressure**

Run faucets, flush toilets, and inspect under sinks for leaks or water damage.

☐ **Roof Condition**

Ask about the age of the roof and look for visible signs of wear.

☐ **Drainage & Grading**

Ensure water drains away from the home's foundation.

☐ **Foundation & Structure**

Look for cracks, uneven floors, or doors that don't close properly.

☐ **Attic Access**

Look for ventilation, insulation, and any evidence of leaks.

☐ **Pest or Termite Damage**

Ask the inspector to check for signs of infestations.

☐ **Yard & Outdoor Areas**

Check fences, decks, patios, and landscaping for condition and maintenance needs.



KNOW YOUR MORTGAGE **GOALS**

Before you choose a mortgage, it's important to know what you really want out of it. Your home loan should fit your lifestyle and future plans — not the other way around. Are you focused on keeping monthly payments low? Paying off your home quickly? Having flexibility to move someday? Getting clear on your goals will help you choose the right loan and set you up for long-term success.

If your priority is...

✓ **Lower monthly payments:**
Look for a longer loan term, like a 30-year mortgage, to spread out your payments.

✓ **Paying off your home faster:**
Consider a shorter term, like a 15-year mortgage, which typically offers lower interest rates.

✓ **Saving money over time:**
Ask about options with lower interest rates or ways to avoid mortgage insurance.

✓ **Flexibility for the future:**
Look into loans with no prepayment penalties so you can sell or refinance without extra fees.

✓ **Accessing cash later:**
Explore options like home equity loans or lines of credit if you plan to tap into your home's value.



KNOW YOUR MORTGAGE **OPTIONS**

Choosing the right mortgage is a big part of buying your home. Here's a quick breakdown to help you understand the basics:

Conventional Loans

Fixed-Rate Mortgage:

Your interest rate stays the same for the life of the loan. That means your monthly payment won't change — making it easier to plan and budget.

Adjustable-Rate Mortgage (ARM):

Your interest rate can go up or down over time, depending on the market. It usually starts lower than a fixed-rate loan but can adjust after a few years.

Interest-Only Loan:

For a set period (usually 5–10 years), you only pay the interest on the loan. Your balance won't decrease unless you make extra payments toward the principal.

Government-Backed Loans

FHA Loan (Federal Housing Administration):

Great for first-time buyers! FHA loans offer low down payments and easier credit requirements. Loan limits vary by area.

USDA Loan (U.S. Department of Agriculture):

Designed for rural and suburban homebuyers. Often offers zero down payment if the home qualifies.

VA Loan (Veterans Affairs):

For eligible veterans, active-duty service members, and some military spouses. VA loans often mean no down payment and no mortgage insurance.

READY, SET, APPLY: YOUR MORTGAGE APPLICATION *CHECKLIST*

Getting ready to apply for a mortgage? Here's what you'll need to gather:

Personal Information

- ☐ Valid ID (Driver's License or Passport)
- ☐ Social Security Number
- ☐ Proof of Residency (if applicable)

Income and Employment

- ☐ Most recent 30 days of pay stubs
- ☐ W-2 forms from the past 2 years
- ☐ Tax returns (personal and business, if self-employed) for the past 2 years
- ☐ Bank statements from the past 2 months
- ☐ Employment verification letter (if requested)

Assets

- ☐ Statements for all checking and savings accounts
- ☐ Retirement account statements (401(k), IRA, etc.)
- ☐ Investment account statements (stocks, bonds, etc.)
- ☐ Proof of additional income (bonuses, alimony, rental income)

Debts and Expenses

- ☐ List of all monthly debt payments (credit cards, student loans, auto loans)
- ☐ Statements for outstanding loans
- ☐ Documentation for any alimony or child support obligations

Property Information (If You Have a Property in Mind)

- ☐ Signed purchase agreement
- ☐ Information on the property (address, listing details)
- ☐ Homeowners insurance quote (you'll need it before closing)

Additional Documents (If Applicable)

- ☐ Gift letter (if receiving help with your down payment)
- ☐ Bankruptcy/discharge papers (if filed in the last 7 years)
- ☐ Explanation letters for credit issues, gaps in employment, or large bank deposits

ESSENTIAL *DO'S & DON'TS.*

Do check your credit score.

Your credit score has a significant impact on your refinancing options. I recommend reviewing your score before we start the process to make sure it's in the best possible shape to help you get the best rates.

Do calculate your "break-even" point.

We'll want to figure out how long it will take for you to recoup the costs of refinancing. This helps determine if refinancing is a financially sound decision for you.

Do gather all necessary documents in advance.

Having your financial documents, such as your tax returns, pay stubs, and bank statements, ready will help us move through the refinancing process more smoothly and efficiently.

Don't apply for new credit during the process.

Opening new lines of credit could negatively affect your credit score and, in turn, hurt your chances of securing a great refinancing rate. Let's keep things steady on your credit report.

Don't ignore additional costs.

There will be closing costs and fees associated with refinancing. I'll make sure you understand all of these costs upfront so you're prepared for any financial impact.

Don't rush the decision.

Refinancing is a big decision, and I'm here to guide you every step of the way. Take the time to consider your options and feel confident that you're making the right move for your financial future.





***READY* TO GET STARTED?**

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