



**YOUR FUTURE, OUR FOCUS**  
REAL ESTATE AT ANY DISTANCE

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**HOME BUYING GUIDE**



# WELCOME TO YOUR HOME BUYING GUIDE

This is a guide designed to explain the home buying process and steps needed to accomplish a successful sale.



# About Us



Estate Squared Away is a comprehensive real estate services company dedicated to creating a seamless, hands-free investment experience for clients, regardless of location. Through our three specialized divisions—Transaction Management, Property Management, and Project Management—we provide an integrated suite of services that address every stage of the investment process, from acquisition to maintenance to improvement. Our ultimate goal is to empower investors with a reliable, distance-friendly platform that simplifies and optimizes their real estate portfolios. As a result of our diverse experience, Estate Squared Away offers the following services:

- Residential Sales / Leasing
- Commercial Sales/Leasing
- Mobile Home/Leasing
- Investment Real Estate Sales / Leasing
- 1031 Exchanges
- Private Equity Real Estate Investments
- Real Estate Consultancy

If you are looking to buy or sell real estate, Estate Squared Away is the first step in a successful transaction.

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# The Buying Process

## THE HOME BUYING PROCESS

Meet with your Realtor for your buyer consultation  
--- Hire your Realtor

You are Pre-Qualified by Lender

Your Realtor shows you homes fitting your criteria

Offer made on your favorite home!  
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Your Realtor will help you negotiate the best terms

Contract is accepted!

### BUYER'S DUE DILIGENCE

**Inspections:** Home, Wood Infestation, Roof, Pool

Realtor helps buyer review inspections and negotiations appropriate requests

**Reports:** Seller Disclosure, Title Commitment, CCRs, HOA Disclosures  
Realtor to review with Buyer and present Buyer's responses

Contract and Earnest Money deposited with Escrow Company:  
Escrow Opened / Title Search ordered

### LOAN APPROVAL PROCESS

Mortgage Company

Underwriting  
Property Appraisal

Approval

Rejection

LE - Loan Estimate is sent to borrower from the Lender

Buyer secures Homeowner's insurance

Escrow Company payoffs and collects other information

After approval of documents Lender wires funds and gives OK to record

Signed documents sent to Lender

Signing documents by both Buyer and Seller, buyer brings closing funds

Lender send borrower final CD (hand delivered 3 day wait period, mailed out 6 day wait period)

Buyer conducts final walk-through

Send back to Escrow and Escrow Company distributes funds

Documents recorded at County Recorder

You are given the keys to your new home!

**Title policy, deed, etc. are sent to you!**



# Financial Prep & Budgeting

## Credit Score & Debt-to-Income Ratio

- Your credit score affects your loan options and interest rates. Aim for a score of 620+ and a debt-to-income ratio under 43%.



## Down Payments & Loan Types

- FHA loans offer as low as 3.5% down. VA and USDA loans may offer 0% down. Conventional loans typically require 5–20%.

## Closing Costs

- Expect to pay 2–5% of the home price in closing costs, covering lender fees, title work, insurance, and prepaid expenses.

## Monthly Payment Breakdown

- Your full monthly cost includes the mortgage, taxes, insurance, and utilities — not just your loan.



## First-Time Buyer Programs

- State and local programs can help with down payment assistance and lower interest rates — ask us how to qualify.

# Finding the Right Property

## What to look for?

*You need to know your goals clearly.*

- ✓ Rental
- ✓ Flip
- ✓ BRRRR
- ✓ Wholesale
- ✓ Commercial



Know Where to get your information, our community offers:

- ✓ Exclusive Deals
- ✓ Accurate Analysis
- ✓ Rehab Estimates
- ✓ Rental Quotes
- ✓ Community Events



# Making an Offer

## Appeal To Listing Side

**It's more than likely you'll run into the same investor again. You don't need to bull-dog.**

- If you want an effective way to negotiate your terms, you need to truly understand what the seller wants.
- Offer your suggestion in a way of appealing to their main goal.

Example:

Seller does not want to do anything to the property. But roof is old and furnace is old.

Buyer could get an estimate for repair and use that as basis for offer with price reduction.

## Present the Correct Info

**Submit An Offer With:**

- Pre-Approval
- Purchase Agreement
- Addendums (As-Is, if necessary)

## Be Understanding

**Every Property will be:**

- 80% Perfectly what you want
- 20% of things you wish were better
- Negotiations are emotional, don't let someone's pride stop you

# Contingencies

## CONDITIONS THAT MUST BE ACCOMPLISHED

For most purchase agreements, there are contingencies in the contract that must be satisfied as part of the transaction. The most typical contingencies are shown below.

### INSPECTIONS

Sometimes referred to as the “Due Diligence Period,” your buyers will have a certain number of days to have the property inspected by inspectors or contractors of their choice. After they have completed these inspections, the buyers may:

- Accept the property condition, or
- Ask for certain repairs to be done, or
- Ask for a credit to make repairs, or
- Cancel the transaction



### ATTORNEY REVIEW

Both you and your buyers will each have an attorney review the purchase agreement within a certain number of days for completeness, accuracy and any potentially-needed modification. Changes to the purchase agreement may be made at this point.

### FINANCING

If your buyers need to obtain a new mortgage to buy your property, then there will be a contingency for financing. If the buyer notifies you that they did not qualify for the needed loan, then the transaction will be cancelled.

**With all contingencies satisfied, all that's left to do is attend your closing.**

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# Closing



Make Sure To Conduct Your Final Walkthrough before you close. Talk to your agent before going into the closing so that the closing statements are prepared correctly. But then you can:

Celebrate Your New Home!

Thank You



For Considering Us!

***SEE ME FOR THE NEXT STEPS.***

## YOUR BUYING CHECKLIST

### ***Sign Purchase Agreement And Disclosures***

The purchase agreement will outline what our offer is and any contingencies. Disclosures will tell us what the seller knows about the property.

### ***Financing***

If there is a lender I will send the completed packet to your lender so they can start the file and submit to underwriting.

### ***Submit Earnest Money***

The earnest money or good faith deposit will be deposited to the receiving party with a personal check or cashiers check or electronically deposited.

### ***Inspection Period***

If there is an inspection needing done this will be scheduled during the inspection period. We will be able to help schedule these.

### ***Appraisal Ordered***

If using a lender they will handle the ordering of the inspection, we will help coordinate the appraisal with the seller and lender.

### ***Get Property Insurance***

It is always recommended to get an insurance policy that best fits the property and most lenders will require this before the deal is funded.

### ***Clear to close and closing day***







Join Our Community by:

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[Shania@estatesquared.org](mailto:Shania@estatesquared.org)

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219.309.8499

