

Home Buyer Guide



**CENTURY 21.**  
Carioti



**SIMPLIFYING THE  
REAL ESTATE EXPERIENCE**

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# The Market Has Changed

Gone are the days of simply putting a For Sale sign in front of a home, uploading a few photos on the Multiple Listing Service and expecting your home to sell over the weekend. Newspapers and magazines are no longer the go-to way to advertise. Smart phones and the internet have changed the way society interacts with the world and with each other while altering our expectations of products and services.

## Today's Consumer

Websites like Zillow, Trulia and Redfin make searching for a home easier than ever before, putting the power into the prospective home buyer's hands rather than leaving it up to their real estate agent.

## Marketing Matters

That's why it is so imperative that your house immediately grabs the attention of consumers when they're scrolling through their mobile device.

I work diligently to capture the attention of homebuyers by leveraging the latest digital media and mobile technology. I will provide a marketing plan that is sure to deliver the results you're looking for.



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# The Difference of a Relentless Agent



There are many moving parts involved when selling a house. While this guide is intended to be an accessible resource for you as you begin the process, keep in mind that there are many intricate details that are best handled by a real estate professional. That's where I come in.



My name is **Rebekah Daniels** and I am a professional real estate agent with Century 21 Carioti. I have helped buyers and sellers throughout Orlando, Florida and surrounding areas find the homes of their dreams or sell fast and for top dollar. Backed by the brand power and global network of Century 21, I have a proven track record of providing my clients with extraordinary experiences that are tailored to their specific needs. I will defy mediocrity by offering stellar communication and expert negotiation skills as your advocate throughout the process.

If you have any questions about the content of this guide or would like to learn more, don't hesitate to get in touch with me at any time.

**Serving Orlando, Florida**  
and surrounding areas



# Buying Your Dream Home

Purchasing a home is one of the largest financial (and emotional) investments most Americans make in their lifetime.

That's why it's incredibly important to work with an experienced real estate professional who can walk you through the entire process. We will discuss your wants and needs while making sure that you are completely ready to own a home.



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# Get Pre-Approved

Before you begin looking for a home, it's important that you find out how much you qualify for to determine how much buying power you have when submitting an offer. Some lenders may conduct a pre-qualification which can be done over the phone or online. However, we suggest you receive a fully underwritten approval to help strengthen your offer.

## Documentation Needed

To begin the process, your lender will request certain documentation which will be used to verify your identity, credit, income, and assets. A list of initial documents may include the following:

<b>Social Security Card &amp; Drivers License</b>	<b>Tax Returns</b> Last 2 Years
<b>Credit History</b>	<b>W-2s</b> Last 2 Years
<b>Bank Statements</b> 2 Most Recent	<b>Paystubs</b> 2 Most Recent

After analyzing your finances, your lender will present you with different loan programs and available options. It is imperative that you have a solid understanding of not simply what you qualify for but also what you are comfortable with paying each and every month.

## The Power of a Pre-Approval

Being approved not only increases your buying power, it also enables you to move quickly when you find the perfect home. As your REALTOR®, I will assist and navigate you through submitting an offer. Providing and verifying your documentation up front makes you less likely to encounter stalls during the home buying process and more likely to get your offer accepted.



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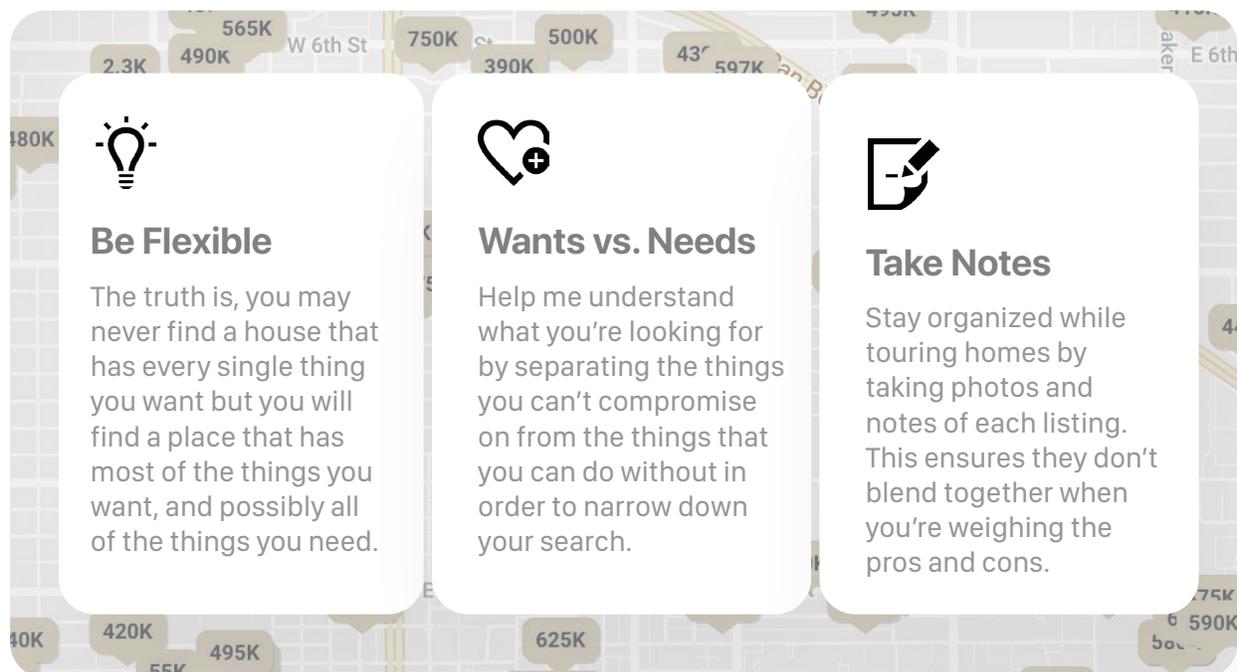


# Start House Hunting

As your REALTOR®, I will send you active listings that meet most, if not all, of your criteria. However, feel free to proactively search for homes on websites like HomesWithBekah.com, century21.com, Zillow®, Trulia® or Realtor.com® and send me links to view the properties that interest you.

## Search Online

The internet can be a tremendous help during the house hunting process. Many listings have 3D virtual tours, video content and other immersive features to help you do an initial screening of the home and begin to experience what it's like to live there. If you find a few homes that spark your interest, make sure to let me know so that I can coordinate a date and time for a showing appointment.



**Be Flexible**

The truth is, you may never find a house that has every single thing you want but you will find a place that has most of the things you want, and possibly all of the things you need.

**Wants vs. Needs**

Help me understand what you're looking for by separating the things you can't compromise on from the things that you can do without in order to narrow down your search.

**Take Notes**

Stay organized while touring homes by taking photos and notes of each listing. This ensures they don't blend together when you're weighing the pros and cons.

## Submit Offers

Once you narrow down your search and feel as if you've found the perfect home, I will assist and navigate you through the entire process. I am extremely strategic and methodical when submitting offers thanks to my proven process which further conveys your strength as a qualified buyer and helps our offers rise to the top.



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# Top Do's & Don'ts

Buying a new home hinges on several key things falling into place: finding the right property, negotiating a price you can afford and securing the financing to pay for it.

Many homebuyers successfully navigate all three criteria - only to make some critical mistakes prior to closing the deal which can jeopardize their dreams of becoming a homeowner. Here are a few very important do's and don'ts to remember when going through the home purchasing process:

## What To Do

- ✓ **Save Extra Money**
- ✓ **Stay Current On Your Accounts**
- ✓ **Continue to Use Your Credit As Normal**
- ✓ **Provide All Required Documentation**
- ✓ **Anticipate That We May Ask for Additional Documents**
- ✓ **Ask Questions!**

## What Not To Do

- ✗ **Don't Change Jobs**
- ✗ **Don't Apply For New Credit**  
even if you're pre-approved
- ✗ **Don't Take Out a New Loan or Make a Large Purchase**
- ✗ **Don't Change Banks or Make Cash Deposits**
- ✗ **Don't Pay Off Loans or Credit Cards**  
unless your lender approves first



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# In Escrow

If we submit an offer and it is accepted, you can now officially open escrow. There are several important steps involved in the escrow process that lead to closing on the home and finally getting your keys. Here's a quick and simplified breakdown of what to expect.

## What Happens During Escrow

### 01 Open Escrow

Money goes to an objective third party until all terms are agreed upon and finances are cleared. Your earnest money deposit will be paid directly to escrow.

### 02 Negotiate Closing Costs

We will review the fees associated with closing on a house which will be split up between you and the seller. Some fees include title, escrow, inspection and lender fees.

### 03 Home Inspection

A home inspection company will thoroughly inspect the home to highlight any defaults, problematic areas or points of concern for you to be aware of.

### 04 Pest Inspection

An inspection may be conducted in order to thoroughly check the property for termites and pests.

### 05 Request for Repairs

Each situation is different but we may negotiate with the seller that certain repairs be made or credits be offered depending on the final results of the inspections noted above.



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# In Escrow

As your real estate agent, I will be by your side every step of the way. Keeping you updated and answering all of your questions along the way is extremely important to me, so please do not hesitate to contact me at any time.

## What Happens During Escrow (continued...)

### 06 Lock Interest Rate

Your lender will lock in your interest rate before your loan officially closes.

### 07 Address Contingencies

Certain milestones must be accomplished within specified time frames which will be outlined in the final accepted offer.

### 08 Final Walkthrough

I will do a final walkthrough of the property to verify that its condition is what was outlined in the purchase agreement.

### 09 Down Payment

Your down payment will be made to the designated escrow company and later distributed to the appropriate party.

### 10 Sign Papers

Wait until your loan funds and records and then officially claim title.

### 11 Get Your Keys

Congratulations! You are officially a homeowner.



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# Let's Get Started

I am available for you 24 hours a day, 7 days a week. In other words, you'll never have to worry about trying to get hold of me. I pride myself on updating you before you even have to ask via your preferred method of communication, including text, phone call, email, instant message or in-person.

Learn more about the value I provide my clients by contacting me directly. I look forward to helping you achieve your real estate goals!



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**DEFY**

MEDIOCRITY



**DELIVER**

EXTRAORDINARY

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