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OWNING YOUR FIRST HOME

Becoming a homeowner for the first time can be exciting, but it's quite normal to be a little intimidated. The best way to relieve that anxiety is to be confident you're purchasing the best home at a price you can afford with the most favorable financing. This guide was designed to help you understand the process and provide valuable tools for getting you started.

YOUR STEP-BY-STEP CHECKLIST

Guiding you through the process & help you achieve your goal of homeownership.



GETTING YOUR PRE-APPROVAL AND LOAN

Being prepared & knowing how much you can afford will save you time & effort. Once you have been pre-approved you will have a good idea of what your monthly payments will be.

DETERMINING YOUR WANTS VS. YOUR NEEDS

It is important to have a realistic expectation of what is available & what you can afford. Making a list of your wants & needs will help you when comparing homes.

HOUSE HUNTING

Begin your searching online. Your time is valuable. By using the process of elimination, you can begin narrowing down your list. When you have narrowed it down to less than 10 properties, then invest more time in viewing them in person.

TOURING YOUR TOP CHOICE HOMES

Working with a well prepared agent will help you devote your time to seeing the homes that best meet your needs.

MAKING A SMART OFFER

Understanding the comparable (most recent and similar) homes sold will prepare you to make a smart offer. Being smart & making an offer quickly will give you better odds. Your negotiating position gets dramatically worse if another buyer starts negotiating on the same home before you have a contract signed.

HAVING YOUR HOME INSPECTED

Getting a home inspection will let you know what kind of repairs are needed before you purchase a home.

YOUR CLOSING DAY

An important day, but really all the work of getting you to closing happens in the weeks between getting your offer accepted & the day of closing. Working with a well-prepared REALTOR® & lender will help ensure you get to closing.

MOVING IN

This is the day you reap the rewards of all your efforts. Now it's time to make your house a home.

YOUR HOME LOAN CHECKLIST

Be prepared when you meet with your potential lender. This list gives you tips on what to bring to your appointment & a place to compare notes.



GATHER THESE DOCUMENTS BEFORE MEETING WITH A LENDER:

- 1 month's worth of recent pay stubs for each earner.
- Tax returns & W-2 forms from the past 2 years.
- 3 months of statements from your bank, 401(k), IRA, mutual funds, stocks.
- 3 months of student loan statements or past mortgage payments.
- Letter of employment verification.
- Letter from financial gift givers confirming it's a gift.

BE SURE TO:

- Review mortgage terminology and rates online.
- Make appointments with at least 2 banks or mortgage brokers.
- Get a Good Faith Estimate from each lender with terms & fees spelled out.
- Crunch the numbers & decide which loan is best.
- Sign a mortgage agreement.
- Send thank-you notes to anyone who gave you money or helped you for free.

LENDER 1:

- Name: _____
- Company: _____
- Phone: _____
- Email: _____
- Pre-Approval Amount:
- Loan Specifics:
 - Monthly payment:
 - Interest rate:
 - Does the rate change:
 - Terms of Loan:

LENDER 2:

- Name: _____
- Company: _____
- Phone: _____
- Email: _____
- Pre-Approval Amount:
- Loan Specifics:
 - Monthly payment:
 - Interest rate:
 - Does the rate change:
 - Terms of Loan:

DETERMINING YOUR WANTS YOUR NEEDS

In order to find the right home, you may have to make some compromises. This worksheet is a great way to establish expectations & to remember what is important.

		What I MUST Have	What I'd LIKE To Have
	Location		
	Neighborhood Amenities		
	Schools		
	Yard & Outdoor		
	Kitchen		
	Bedrooms & Bathrooms		
	Exterior Style		
	Floor plan		



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HIRE AN AGENT WHO HAS A RECORD OF PROFESSIONALISM

“I have worked with Angela in the past while co-brokering real estate transactions. Each and every time I enjoyed the process and I knew that I was dealing with a person who had a high degree of ethics and professionalism.”
REALTOR®, Chris Baynes of Coldwell Banker Realty



“Angela is a creative, energetic, detail oriented REALTOR® who is always thinking of new ways to better serve her clients, her community, and the real estate industry as a whole. She is motivated and has a detailed plan of action to achieve every goal she sets. More than that though, she truly loves what she does and cares deeply for the people that she works with, giving them personal attention and constant support.” ~ **Local Business Owner, Rebecca Pirone**

“Angela goes above and beyond to help her clients find the home of their dreams, and when listing your home she will do everything she can to expose the listing and get it sold quickly! I would definitely recommend Angela to anyone that is trying to sell their home or are currently in the market to purchase!” ~ **Diana Johns, New American Mortgage**



TAKE THE FIRST STEP TOWARD HOMEOWNERSHIP TODAY..

CONTACT ANGELA

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