



**BOYER R|E GROUP**

**Buying Your  
New Home**



## Buying Your New Home: Our Discussion

1

### A Buyer's Agent - Working For You!

I'm working for you and protecting your best interests.

2

### Process Of Buying Your New Home

Review the process and steps in finding and buying your new home.

3

### Making An Offer & Getting To Settlement

How I'll help you get the best deal & beat the competition.

4

### Financing - Lenders, Loans, & More

How to find your budget and secure funding to buy your new home.

5

### Types Of Mortgage Loans

Loan types based on your personal needs & best fits.



## Buyer's Agent: A REALTOR<sup>®</sup> Working For You

- **A Buyer's Agent with no separate fee to you**  
My broker's fees are typically paid by the listing brokerage or seller.
- **Buyer Broker Agreement**  
Puts in writing that I'm working for you & protecting your interests.  
Required in Virginia so I can advise you & show you homes.
- **Helping you through the search**  
Finding a new home can be a full-time job so let me do it for you!  
Locate pre-market homes before other home shoppers find them.
- **Handling the contracts & paperwork**  
When you're ready to make an offer I'll prepare the paperwork and structure your contract to help make your purchase a success.
- **Negotiating your purchase**  
Getting your offer accepted is just the start of the purchase process.  
You'll want an agent to negotiate for you all the way to closing day.
- **Your Real Estate Advisor**  
From finding the right home to knowing what to look for on condition, you'll have questions and I'll have answers as your agent & advisor.



## Process Of Buying Your Home

1

### Home Search

We'll first narrow in on your wants, needs, & home goals to find your new home. Search online using our site, [www.buywithboyer.com](http://www.buywithboyer.com), to find and save homes then schedule our tours together.

2

### Getting Pre-Approved

Before we can go see homes you'll need to be pre-approved for a home mortgage. I can refer you to lenders or feel free to use yours. Pre-approval tells us exactly which homes you can afford to buy.

3

### Making An Offer

I will analyze the market to assist with your offer price. I will negotiate with the seller's agent and work to get you your home at the best terms.

4

### Road to Settlement

We'll have dates & deadlines for inspections & approvals leading to settlement on closing day. It's important we meet every deadline.

5

### Closing Day

The big day has arrived. All buyers must be present. You'll sign the official documents and close your purchase. Congratulations!



## Making An Offer & Getting To Settlement

- Evaluate & determine market value
- Prepare, present, & negotiate your offer
- Maintain & monitor all dates & deadlines
- Communicate with you, your lender, & listing agent
- Home inspection negotiations
- Appraisal negotiations
- Coordinate settlement & title services
- Final walkthrough
- Bring certified funds or wire transfer to settlement
- Sign final paperwork and complete the sale
- Celebrate! You're a Homeowner!



## Financing & Mortgages

- Choosing a lender
- Application & getting pre-approval
- Loan types: Conventional, FHA, VA, & more
- Down payment & PMI
- Credit scores: What to avoid during process
- Closing costs



## Types of Home Mortgage Loans

1

### Conventional Loans

3% & 5% minimum down payment options with removable private mortgage insurance (PMI) while 20% down does not require PMI. Down payment money can be gifted.

2

### FHA Loans

Only 3.5% down payment required but PMI remains for life of loan. Down payment money can be gifted.

3

### VHDA Grant Program Loans

Eligible first time buyers borrowers can get a grant of 2.0% to 2.5% to be used as a down payment. Grants do not have to be paid back.

4

### No Money Down: VA & USDA Loans

VA loans offered to active military & veterans with 0% down. Seller can assist with closing costs. USDA loans available with 0% down but dependent on area & home eligibility. USDA limits on size of loan and is based on household size & income.



## Client & Agent Agreement

### Our Partnership In Your Home Search

I am honored to be your REALTOR and represent you in your home purchase. My mission is to provide you with excellent service as your real estate agent and fulfill your expectations and needs. In return I ask for your agreement that I will be your go-to real estate advisor and service provider. - Matt Boyer

#### What I commit to do for you as your REALTOR:

- 1 Guide you in your search with my knowledge & tools
- 2 Interpret & communicate the market trends
- 3 Advise, prepare, & present your offer to sellers
- 4 Negotiate on your behalf
- 5 Smoothly close your home purchase

#### What I ask of my clients in exchange as their REALTOR:

- 1 Come to me for all of your real estate needs
- 2 Let me know if I am falling below your expectations

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Client signature

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Client signature

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Matt Boyer, REALTOR