

# THE ULTIMATE HOME BUYER'S GUIDE

WHAT YOU CAN EXPECT FROM START TO FINISH

BY THE KEEGAN GROUP  
YOUR LOCAL REAL ESTATE EXPERTS



THE ROAR THAT OPENS MORE DOORS



RAFTING YOUR OFFER



YOU DON'T HAVE TO PAY ME

*a dime*

negotiating and UNDERSTANDING CONTINGENCIES



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# 1. FIRST THINGS FIRST

I'm really looking forward to helping you find that perfect home!

As I'm sure you're hoping and expecting, home shopping is exciting and a lot of fun!

But it can also be stressful and aggravating at times.

Which is why I'm giving you this...

If you're like most buyers, you probably want to just get out there and see homes, right!?

(And, of course we will!) But please give this a quick read and refer back to it throughout the process of buying your home.

While this guide won't get into every little detail about the process (I'll be taking care of a lot of things behind the scenes which you'll never need to worry about)...

...it does get into some things you should know about, which will save you time, effort, money, and heartache.

As a real estate agent, sometimes I'm representing a buyer and at other times a seller.

Obviously, my "mission" is different for both of those types of clients.

But, since I'm representing you as a buyer, my mission is pretty simple:

**My goal is to help you find the best home for your wants and needs and successfully get it at the best price possible!**

Again, I'm looking forward to working with you, and thanks for choosing to work with me!



## 2. YOU DON'T HAVE TO PAY ME A DIME

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Have you ever wondered if you need to pay your real estate agent when you buy a home? If so, you're not alone. Lots of people aren't sure how it all works.

### **Here's the short answer:**

When you buy a house with me as your agent, you don't have to pay me a dime. At least not in the sense of you writing out a check to me or my company. However, I will get paid.

It's kind of confusing, right? If you're not paying me...then who is?

**It comes from the seller.**

So the question becomes: Why would I work with you, for you, and with your best interests in mind, if you aren't paying me?

Because that's my responsibility...my fiduciary duty. Simple as that!

It wasn't always that way, though. It used to be that all agents were essentially working for the seller, trying to get the highest price they could for the house. That's changed...actually quite a while back. But the way agents get paid has not. The seller still pays the commissions, even though the buyer's agent is representing the buyer's interest, not theirs.

See, the compensation I earn comes from the equity in the seller's house.

In order to sell a house, the owner needs to have equity. In other words, they have enough money to sell the house for a certain price, pay off any existing loans and other costs (like real estate commissions), and still walk away with money in their pocket.

(Yes, they can sell even without equity, but we're not getting into that here. Those are short sales. And, yes, even then the buyer's agent gets paid by the seller, even though there's no equity.)

**Bottom line? You don't have to pay me a dime to represent you.**

### 3. OUR AGREEMENT

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If only business were still done on a handshake!

Before I can begin showing you homes, and representing your interests, you'll need to sign a **Mandatory Agency Disclosure** required by the state. The Agency Disclosure is a form that the Realtor presents upon your first meeting and it describes who they are working for in the transaction. The Agency Disclosure is not a contract. The other form is a **Buyer Agency Contract**. Many experienced buyer agents will not work with a buyer without the form being signed. This contract specifies the duties that both the agent and the buyer must abide by. Sometimes buyers get anxious about signing the contract, but the signature indicates the buyer is fully committed to working with an agent and the agent with the buyer.

This tool allows the best agents to weed out the serious buyers from the ones who simply are not that committed. While some agents will work with any buyer, regardless of a signed contract, agents who work only with contractually obligated buyers efficiently spend all their time and resources on a small pool of buyers, finding the right home at the right price.

We'll schedule a time to sit down and do the paperwork. When we do, I'll make sure to review it with you before you sign. If you have any questions or concerns at all, just ask me. I'm glad to clarify anything you want.

And, don't worry if for whatever reason things just aren't working out between us or you decide not to buy a home...we can cancel this agreement at any time.



## 4. GET PRE-APPROVED FOR A MORTGAGE

If you haven't already done so, you need to speak with a Lender and get pre-approved for a mortgage. You'll need it when you want to submit an offer on a home. And in those moments, time can be of the essence. If you need to rush to get pre-approved, you may lose the home if you can't get it in time. Starting to talk with lenders now will give you time to choose which lender you want to work with, shop rates and products, and get the best overall loan for your situation. It's important to get a feel right up front about how much home you can qualify to purchase. When you meet with the lender, be prepared to provide all your information. You will need your pay stubs, W2s, bank account statements and the last 2 years tax returns to verify income. You also need to disclose your debt. The lender will run your credit and use your FICO scores as well as the debt listed on the report to determine your debt-to-income ratio. Typically you will be able to borrow up to 31% of your gross monthly income with no more than a total monthly debt of about 36%....these are estimates and your lender can help you further with this. It's important that you disclose all your debt, even if it doesn't seem to be on your credit report. Your lender is your advocate, but the last thing you want is for something unexpected to pop up at the last minute and lose you the loan and the home.

There are some important things to avoid while you're trying to get a mortgage too:

- **Don't apply for any new credit such as credit cards or vehicle loans (or you might be living in said vehicle!)**
- **Don't pay off a credit card balance**
- **Don't close any credit cards**
- **Do not max out a credit card**
- **Don't buy furniture on credit**
- **Do not pay off any collections or old charge offs**
- **Do not change jobs, become self-employed, or quit your job**
- **Do not co-sign a loan for anyone**
- **Do not make large deposits without checking with your loan officer**

While some of these things seem counter-intuitive, credit is a touchy animal and even doing things that seem "good" could actually lower your score and cost you a loan.

You can certainly ask any lender you already have a relationship with, but if you want any recommendations, the following are the ones I trust and recommend:

**Derek Vocino, Loan Officer**

**Ross Mortgage**

NMLS ID: 825781

978-621-7892

[dvocino@rossmortgageco.com](mailto:dvocino@rossmortgageco.com)

**John Dahlinger, Branch Manager**

**HarborOne Mortgage**

NMLS ID: 18978

603-553-7205

[jdahlinger@harborone.com](mailto:jdahlinger@harborone.com)

Once you've selected one, send me the info so I can have it ready to go when we submit offers! (NOTE: If you're planning on paying cash, please gather and send me your "**proof of funds**" so we'll be ready when you find a home you want to make an offer on.)

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## 5. WHAT ARE YOU LOOKING FOR?

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OK, NOW THAT YOU'RE PRE-APPROVED, WE KNOW WHAT YOU CAN AFFORD.

That doesn't mean you need to buy a home for as much as you're approved for. In fact, it'd be great if we can find you a great home for less than you can afford, right?

Well, as long as it fits your wants and needs, of course...

What do you need in the home you buy?

If you haven't already gone over this with me, give me a list of your “**must haves**” and your “**wish list**”. Now we can look at all of the homes that meet your criteria and are within your approved budget.



*Pro tip:*

I may suggest looking at homes that don't have everything on your lists. Be open to looking at homes that don't meet the criteria you put on your list. You'd be surprised at how many of my clients found their dream home by only looking at homes I suggested—homes that didn't have everything they thought they wanted.

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## 6. DON'T HESITATE

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One of the most common mistakes buyers make is letting a great home slip away. They see the perfect home and think, "Maybe we should wait. What if a better one comes on the market?"

The key word in that last sentence is "if"...if a better one comes on the market. The reality is, if you do let a home slip away, another one will eventually come on the market that you'll probably want just as much. But then the key word becomes "**when**"...

Great homes aren't a dime a dozen. And when you find one you like, the best thing to do is make an offer. *Especially in a Seller's market where inventory is low.*

Obviously, you don't want to make a hasty decision and regret it. But I'll be here to keep you in check if you are.

So, if you ever feel like you'll regret not making an offer if a home went under contract to another buyer the next day, you're better off making an offer and not hesitating.

Just remember, there's an old saying in the real estate profession that goes like this:

**THE HOME YOU LOOKED AT TODAY AND WANTED TO THINK ABOUT UNTIL TOMORROW MAY BE THE SAME HOME SOMEONE LOOKED AT YESTERDAY AND WILL BUY TODAY.**



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## 7. FINDING A FSBO

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OK, not every home is “on the market”. Some are what we call “**FSBOs**”. (Pronounced “fizzbo”.) These are homes that are For Sale By Owner.

And lots of buyers think that these are going to be the steal of a century, since they aren’t on the open market. (Although occasionally, many are on the MLS as well, by hiring limited or discount service agents to input it, but the owners represent themselves.)

Anyhow, these are rarely a deal. The owners may very well be trying to “cut out the middleman”, but they’re rarely willing to pass those savings along to the buyer. (In fact, most FSBOs are way overpriced, even above what they should be on the open market.)

Does that mean we should not look at FSBOs? Not at all. We can certainly look at FSBOs.

So, if you or I come across one that meets your wants, needs, and budget, we’ll certainly approach the owner. Here’s the thing...

Let me contact them first. I’ve been trained on how to negotiate with sellers. I know what to say and what not to say. And how to say it.

This will increase our chances of actually getting a deal on a FSBO.

So, if you see a FSBO sign, just take down the contact info and address, and let me do the rest.

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## 8. ONE THING YOU SHOULDN'T DO

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Just like with FSBOs, you also shouldn't call listing agents directly.

Buyers often feel like there's no harm in just giving the listing agent a quick call to ask a few questions. Or, they see a homeowner standing outside and strike up a conversation.

This probably sounds harmless enough. However, I've seen too many buyers say too much—or say the wrong thing—and it ended up costing them a home or led to them paying more than they might have otherwise.

Everything you say, and everything a listing agent or seller knows about you, can come back to haunt you. Don't let the excitement of getting your potential new home let you say too much and lose your negotiating power.

Let me do the talking with the other side. Not just once we're in a deal, but also until we find a home and are under contract. I know how to make sure we protect your best interests.



## 9. FORECLOSURES AND SHORT SALES

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Speaking of getting a deal...Lots of people think that going after foreclosures is a good way of getting a good deal. It can be.

But it can also be a risky purchase and tough to even buy one.

Going after a foreclosure before it hits the open market (at an auction or sheriff sale) requires that you take on all risk. Often you can't even see inside the home before you make an offer. Plus, you have a very short period of time to come up with proceeds if you successfully win the bid. Typically, the winning bids are cash offers by flippers/ investors.

The better way to go after foreclosures is to focus on those that the bank (or other lender) bought back and put on the open market. We can certainly consider those. At least we'll be able to get inside and see the home. However, they will likely not do any repairs or credits for anything wrong with the home.

This applies to "short sales" as well. These can also be a way of getting a good deal, but you will likely have to accept the property as-is. However, an offer on a short sale can also take quite some time to be approved, if at all. So you need to be patient if you decide to go after one. Luckily, **The Keegan Group** has a fantastic Short Sale Expert to negotiate the transaction with the bank and handle all of the difficulties that can come with such deals. With all of that said, just because something is a foreclosure or a short sale doesn't mean it's necessarily a "good deal". It depends on how much you can get it for and how much work and risk you have to take on.

So if you're interested in a "distressed" property (the industry term for foreclosures and short sales), we can certainly throw them into the mix. Just make sure you approach it with eyes wide open and know what you're getting into...and only as long as the deal is good enough to make it worth your time, effort, and financial risk.



# 10. DON'T TRUST EVERYTHING YOU SEE ONLINE

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Piggybacking off of the last section...

One of the things I often hear from buyers is that they came across a great deal on Zillow or some other online site.

They see a home that looks like it's for sale and at a ridiculous price. It usually turns out that it is a "pre-foreclosure", and the site is indicating how much is owed.

More often than not, these homes are a long way from actually being foreclosed. Many never will be foreclosed. And even if they are foreclosed, the bank will not likely let someone else scoop it up for such a sweetheart deal. Instead, they'll buy it back and then put it on the market for a higher price.

So don't get too excited when you see that sort of thing online.

In fact, don't be surprised if you find many homes on these sites that aren't actually for sale at all. Many times they show homes that were sold and closed some time ago.

On another level, also don't put too much stock in any website's online estimate of value.

Do not base your perception of market values on any of these.

They are typically highly inaccurate.

So, when it comes time to decide on how much to offer for a home you like, don't rely on any online estimate of value.



# 11. DECIDING ON HOW MUCH TO OFFER

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So, how do you decide how much to offer on a home you like?

That's a tough one to answer because it depends on a lot of factors:

- **Are there other offers coming in?**
- **How long has the home been on the market?**
- **What is the owner's situation?**
- **What terms (besides money) can you offer the seller?**
- **What is the overall market like?**

Those are just a few of the factors we'll consider.

But regardless of "factors", we'll also look at the sales data in the MLS to determine how much the home is truly worth by looking at how much other similar homes have recently sold for.

Ultimately, it's your choice how much you want to offer initially and how much you're willing to go up to in order to get the home.

"Market value" is essentially driven by what a ready, willing, and able buyer is willing to pay for a home. But it's also dependent upon how much a ready, willing, and able seller is willing to accept.

I'll do everything I can to help you understand the market and value of the homes you're considering. I'll give you my perspective and advice as your Realtor, which should put you in good position to get a home for as low as possible, while still submitting an offer a seller will consider and hopefully accept. Because coming in with too low of an offer, at least without justification, can hurt your chances of getting a home at all, let alone at a good price.



## 12. CRAFTING YOUR OFFER

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I alluded to this in the last section—a great offer isn't just about how much you offer (although that does matter!). It's also about other terms you can offer.

Here are some typical terms and conditions sellers may be interested in:

**Are you flexible on your closing date?** (They may want time to look for another home, for instance.) **How much of a down payment do you have?**

**Are you paying cash?** (This is less risk and less time for sellers to wait.)

**Will you waive contingencies, like for a home inspection?** (Not necessarily advisable, but it can be useful in the right circumstance.)

Again, those are just a few. But those are also not things every buyer can accommodate.

So, what I always recommend to every buyer is this...

Let's have everything in order when we submit an offer:

Let's make sure all the contracts are filled out thoroughly and properly. Let's have your pre-approval ready and attached with the offer. Let's be ready and responsive during negotiations. (Too often, buyers take too long responding, which can create a bad tone).

That sort of stuff we can control, and we should.

Many times, the agent who's the most organized and reliable, along with their clients who also appear organized and reliable, have their offer accepted simply because a seller or their agent trusts that the deal will be smooth and close on time. I've seen this pay off even if it isn't as much money as they may be offered from someone else in multiple offers.

So, when it comes time to make an offer, let's make sure we put our best foot forward, even beyond the amount you're offering. It can truly pay off in the end.



## 13. EARNEST MONEY

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In the last section, I mentioned something about how much you're putting down. There's a difference between how much you're putting down in total (your down payment) for mortgage purposes and how much you're putting down when you make an offer. When you make an offer on a home, you will also put some money in escrow, called "earnest money" or a "good faith deposit".

This money is held by a third party, not the seller. It doesn't just go into the seller's bank account or pocket. Instead, it's held in an escrow account by [my company / the seller's real estate agency / an attorney / the title company].

Some buyers get concerned that this money is at risk if something goes wrong. It isn't. Unless, of course, **you** do something really bad, like break the terms of the contract. But you, and your money, are protected in many ways, and if the deal doesn't close, that money will be returned to you.

If the deal does close, that money will be applied to the purchase.

In our area, the most common amount for a buyer to put down as earnest money is 3-5%. But it varies depending on many factors. We can chat about how much you should put down as a good faith deposit once we assess the situation on a home you're making an offer on.



# 14. NEGOTIATING

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I'm sure you've heard that negotiating is an art. And it's true.

The approach we take to negotiate the best deal for your home will depend upon:

- **The seller we're dealing with.**
- **The agent we're dealing with.**
- **The overall situation** (how many other offers there are, the current pace of sales, etc.).
- **Your personal situation.** (Are you in a position to "lose" the home and keep looking? Can you take time negotiating the deal? Or, is timing critical?)

There are certainly other factors we'll consider as well.

Many buyers think that to get the best price on a home you need to play "hardball" and perhaps "lowball" the seller with the amount they offer.

Those approaches can backfire fast and hard. Sure, sometimes it makes sense to play hardball. But in a residential home sale, playing hardball can hurt you more than it can help your cause.

That isn't to say we're not going to negotiate the best deal possible. It just might not look or sound like some people imagine from what they see in movies and on TV. In real life, you need to write the right script, at the right time, for the right audience.





# 15. WHEN YOU “LOSE” A HOME

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I hope you never go through this (and I’ll do everything I can to help you avoid this!), but you might “lose” a home that you love at some point.

## Here are the most common ways this happens:

- A buyer waits to make an offer on a home, and another buyer scoops it up. (This one is totally avoidable.)
- There are multiple offers on a home, and the owner chooses another offer.
- The owner won’t accept the highest amount a buyer is willing to offer.

When these things happen, it stings. This can set some buyers back emotionally. Sometimes they feel like they’ll never find as good of a home. Sometimes they just don’t want to feel that way again, so they become guarded or give up.

In my experience, the best way to deal with this is ahead of time...

I always advise my clients to not get too attached to any particular home until we are firmly under contract. Sure, be hopeful and excited, but always be aware that until the offer is accepted, and the home is firmly under contract, you could “lose” the home.

But don’t look at it as “losing”...look at it as an opportunity to get a better home, and learn from whatever didn’t work the last time around:

If you hesitated on making an offer last time, don’t wait next time. If you came in too low the first time, don’t “lowball” the next time.

Ideally, we won’t have to deal with this. I’ll give you my best advice in every situation so you can avoid this ever happening.



# 16. WHAT HAPPENS WHEN YOU'RE UNDER CONTRACT

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Once the sellers accept your offer, you will enter the escrow period. There are two important elements to this period. The first is you will arrange financing if you are planning to use a loan to purchase the home. Your lender will start the process of getting the **final approval** for your loan. They will work with escrow to get the data they need about costs and present you with a **Good Faith Estimate** of your costs and terms of the loan. The lender will also order a formal appraisal of value. The appraisal value must match or exceed the amount you offered for the home or the lender will not be able to lend the full value you are expecting. The next section will discuss contingencies in more detail.

The other major portion of the escrow period is that this is the time for you to do your final due diligence and investigations of the home condition. The sellers will often provide you with a complete disclosure of issues they are aware of with the home and neighborhood for you to review. Until you remove contingencies, you can still cancel the purchase without any financial penalty, so this is the time to check out the community, the home and the other factors that will affect your enjoyment of the property.

At the end of the escrow period, you will have made multiple small decisions which all lead to closing on your new home.



# 17. CONTINGENCIES

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As soon as you have entered into an agreement with the sellers, you begin the contingency period.

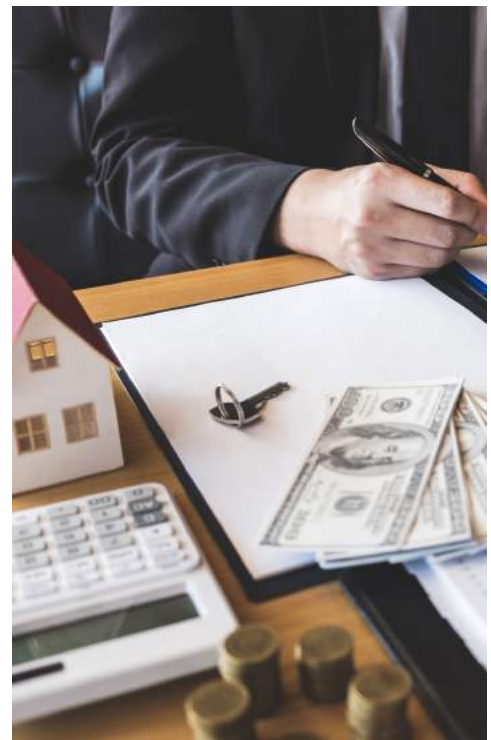
This is the time to do all your investigations regarding the property and your ability to enjoy living in the home.

Purchase contracts include a variety of contingencies which must be released in writing or they remain in effect. Until you remove these contingencies, you can still cancel the transaction with little to no monetary penalty.

## Typical contingencies include:

- Home inspection, this might include geological surveys and inspections as well as perhaps mold inspection
- Termite inspection, lead paint, or radon inspections
- Appraisal, the home must appraise for the offered value
- Loan Approval
- Clear title, the sellers must have the legal ability to sell
- Insurability, you must be able to obtain reasonable home fire insurance
- HOA, this includes the condo documents and condo financials

One of the most common misunderstandings about contingencies is that as long as the seller fixes the issue, the buyer must complete the sale. This is not true. For instance if the home inspection discovers a root problem with a tree that is pulling up the sidewalk, the seller might take out the tree. But what if there are a few other similar trees on the property? They could eventually cause a problem, as could the roots which were left in the ground. As you can see, the buyer has the option of cancelling based on the desire not to acquire possible future problems.



# 18. HOME INSPECTION AND REPAIR REQUESTS



Within 10 days of getting under contract, you should get a home inspection done. This needs to be done by a licensed home inspector... not a buddy who happens to be handy or has bought a bunch of homes over the years. If you know a licensed inspector, feel free to hire him or her. If not, here's a couple I trust and recommend:

## **RJ Home Inspections**

(978) 681-8759 or (800) 253-4402  
info@rjhomeinspection.com

## **Green House Home Inspections**

(603) 973-6793  
greenhousehomeinspection@gmail.com

Fair warning: Inspection reports can often make a home sound like it should be bulldozed because it has so many problems. Things are rarely as bad as an inspection report makes it sound. So when you read through yours, don't be alarmed.

I'll give you some thoughts and guidance on what you should ask to be repaired—and what you might want to let slide—once we have the report back.

You should go after structural and operationally deficient items in most cases.

(Of course, this depends on the deal we've negotiated, whether there were multiple offers, if there are backup offers, etc.)

But the home inspection is not meant to be used to ask for every little thing, like a minor drip on the kitchen faucet or a squeaky door, for instance. While there was once a time when buyers could request that torn window screens are replaced, today the request for repairs is reserved for more serious issues...true deal breakers. This is a formal request for repairs. The form used will release the buyer's home inspection contingency if the seller agrees to the repairs, so it's important to take this step once all inspections have been completed and issues uncovered. Once the seller receives the request for repairs they can:

- 1. Agree to the requested repairs**
- 2. Refused to do any or all of the repairs**
- 3. Offer a monetary amount in lieu of making repairs**

Just like the original contract, a request for repairs can have several counter offers made before an agreement is made. Again it's important to realize that once the parties come to an understanding, then the home inspection contingency is removed and the buyer cannot use that as a reason for cancellation without a possible monetary penalty.

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# 19. THE APPRAISAL

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By definition, you and the seller have determined the fair market value of the home you are purchasing...which is: the amount a ready, willing, and able buyer is willing to pay and that a seller is willing to accept.

However, the mortgage lender wants and needs to make sure that the amount they are lending is justified and protected. They assess this by having an appraisal done.

While appraisals aren't always an issue, they can be. Sometimes appraisers simply can't find suitable "comparables" to evaluate the property.

Other times, an appraiser just doesn't do a very good job.

Either way, if an appraisal "comes back low", we'll need to address it.



If we look at the appraisal and feel the appraiser made a valid point, we can go to the seller and request that they reduce the sales price to the amount that the appraisal says.

But many times, a low appraisal is just incorrect, and we may have to contest it.

Contesting a low appraisal can be difficult, and the appraiser may not agree to adjust the opinion much, or at all.

If that happens, you can ask for another appraisal to be done (on your own dime).

Or, you might see if the seller will agree to lower the price a bit, and you come up a bit.

Hopefully your appraisal will come back with no issues. But if it does, don't worry; we'll deal with it.

(Oh, and don't be surprised if the appraisal comes back at almost exactly the amount you paid for it. The appraiser is just looking to justify the amount spent, not come up with an entirely objective assessment of value. So, even if you got the best deal in the world, the appraisal may just say the value is right around how much you are buying it for.)

## 20. INSURANCE AND UTILITIES

### HOMEOWNERS INSURANCE

Many people wait until the last minute to get their homeowners (and other) insurances lined up. I recommend taking care of this at least a few weeks ahead of the closing date.

That way you can make sure you get the best coverage, at the best rates, for your needs.

If you wait until the last minute, you might miss some discounts that you may be eligible for, simply because you're in a rush. And you might also pay a higher premium because you weren't able to shop around a bit.

It's pretty common for your insurance company to require you to pay for one year up front. But this will likely be paid at closing, in your closing costs. Usually, your insurance will be paid for out of escrowed funds from your mortgage after the first year.

**NOTE:** This is all the more reason to pay close attention to the coverage you purchase now. You might not think much about it as the years pass, although you should probably make a note to revisit it on a yearly basis to ensure you have the best coverage.

Once you have your insurance lined up, please forward a copy of the insurance "**binder**" to [me / the title company / your attorney].

### TRANSFERRING UTILITIES

While it'd be nice if the previous owner continued paying for the utilities, it's highly unlikely. In fact, they'll be notifying the utility companies that they'll be moving. And if you don't call the appropriate utility companies for the home you're buying, you'll probably be moving into a home without electricity and everything else you need.

So, about a week before the closing, you'll want to notify all of the utility companies that service the home and let them know you're buying it. They'll transfer the bills into your name, starting on the day you'll close on the home.

Once we get close to the closing date, I'll give you the names and contact info for all of the utilities you'll need to contact.



## 21. THE WALK-THROUGH

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Before you head to the closing table, we're going to do what's called a "walk-through". This is usually done the morning of the closing or the evening before.

We're going to make sure that the home is in the same condition it was when you agreed to purchase it (minus minor wear and tear, of course).

We'll be looking to make sure that:

- There was no major damage done since you first agreed to purchase it.
- The owner has entirely moved out and hasn't left anything behind that you don't want. (Like bags and bags of trash!)
- The home is in "broom clean" condition.
- That everything the owner contractually agreed to leave behind is still there.
- That all of the major appliances are in working order.

*tip:*

**Sellers are often in a rush to get out of the home right up to the closing day. Sometimes they don't leave the home quite as spotless as a buyer may have hoped.**

**Unless it's in atrocious condition, it is probably better to just expect the home to not be as clean as you hoped...and if it is, look at it as a happy surprise.**

If there's anything wrong with the home, or they've left junk behind, or the home is disgustingly dirty, we can bring it up to the owner (through their representatives) before the closing. They can remedy it by taking care of whatever issue you might have, although that could delay closing. Or they may offer a credit of some sort. (However, do not look at the walk-through as a way of negotiating a few bucks off the sales price.)

With all that said...don't worry! Most homeowners are conscientious, and the walk-through is a quick visit. In most cases, everything will look and work just fine.

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## 22. CLOSING DAY!

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### CONGRATULATIONS! YOU'RE CLOSING ON YOUR NEW HOME!

There will be lots of documents to review and sign, and this isn't meant to give you a blow-by-blow description of all of that. The closing attorney will review and discuss all of these at length.

But here are a few things you should do before you head to the closing table:

Make sure you have a certified check in the amount the closing agent calculated to be due at closing. (This will be for the remaining amount after your down payment and closing costs are figured in.)

Bring proper identification. Usually a photo I.D like your license or passport.

A rested wrist! (You'll be signing a lot of documents!)

A big smile...because you're about to own and move into your new home!

After the closing, there will still be a lot going on behind the scenes. Your mortgage, the deed, and other legal documents will all be recorded. Once it's complete, the final documents will be mailed to you.

Of course, I will always be available if you have any questions or concerns, even after the closing. Never hesitate to reach out to me!

And I hope we stay in touch on a personal level too! Thanks so much for choosing me as your Realtor, and I look forward to helping you with all of your real estate needs in the future...as well as any of your friends or family that you refer to **The Keegan Group!**

*Bernadette  
Foster*

*Kristen  
Keegan*

*Jill  
McGowan*



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