



THE ROAD TO

home

A HOME BUYER'S GUIDE

JAMES ROTH - REALTOR

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REEL

real
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CLIENT FOCUSED
&
RESULT DRIVEN



nice to meet you



JAMES ROTH

YOUR LUXURY REAL ESTATE SPECIALIST

Having the right real estate agent means having someone who is committed to helping you buy or sell your home with the highest level of expertise in your local market. This commitment also involves assisting you in understanding each step of the buying or selling process. James's dedication has allowed him to build a remarkable track record of delivering results.

Nothing is more gratifying to James than the feeling he gets from helping people meet their real estate needs. You can count on him to always act in your best interest. He prides himself on being honest, trustworthy, and knowledgeable in the real estate market. James understands how crucial it is for you to find your dream home or get the best offer for your property. Therefore, he takes it upon himself to help you achieve those goals.

Whether you're an experienced investor or a first-time buyer, James can assist you in finding the property of your dreams. Feel free to browse his website or let him guide you every step of the way by calling or emailing to set up an appointment.

JAMES ROTH
YOUR LUXURY REAL ESTATE SPECIALIST

HALL OF FAME



LET'S CONNECT!

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🌐 www.OnTheMarketUtah.com

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ABOUT US



I can handle
the **tough**
situations
Let me work
hard for **YOU.**

Having the right Real Estate Agent means having an Agent who is committed to helping you buy or sell your home with the highest level of expertise in your local market.



Why Choose Us

I will guide you in understanding each step of the buying or selling process. My level of commitment has helped me build a remarkable track record of delivering results. Whether you are an experienced investor or a first-time buyer, I will help you find the ideal property for your unique situation. I know how important it is to find and get your dream home or get the best offer for your property. Therefore, I will make it my personal responsibility to help you achieve those goals!

225+ Five-Star Reviews on Google

'Working with James was an outstanding experience from start to finish. He helped us both purchase a new home and sell our existing one, and I couldn't be happier with the results. James' communication was consistently clear, timely, and professional. I always felt informed and supported throughout every step of the process. His dedication, professionalism, and market insight make him a top choice.' -Kylee



BEST OF SLC WINNER 2026 



2025 | 2024 | 2023 | 2022 | 2021 | 2020
SALT LAKE BOARD OF REALTORS
TOP 500 & HALL OF FAME



2025 | 2024 REAL BROKER ELITE
AGENT CLUB




2023 & 2022 #2 EXP AGENT IN UTAH
(500+ AGENTS)



2023 | 2022 | 2021 EXPO ICON AGENT



BOOK IN FOR A QUICK CALL

 **801-597-5700**



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WHO YOU WORK WITH

matters

TRANSACTION COORDINATOR



JOSEPHINE FAUSTO

LICENSED TRANSACTION COORDINATOR

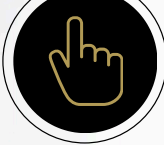
- Licensed Real Estate Agent
- Real Estate Purchase Contract Specialist



top four

BIGGEST REASONS TO WORK WITH US

SELECTION



Our proprietary and confidential database houses all buyer search criteria and public records of seller's properties, matching buyers with homes that fit their criteria, some of which aren't on the market yet, so you can potentially see the home before the listing is live.

BEST VALUE



We have access to the market's best values such as distressed sales, estate sales, properties with recent price reductions and even homes not yet listed, giving you a head start on these desirable listings.

TRUE REPRESENTATION



In this highly competitive environment, our agents have extensive training on how to make your offer stand out from the competition. We listen to you and make sure that when you're ready to make an offer, that the property is right for you. Buyer agents are true advocates having only their buyer's best interests in mind.

EXPERIENCE



Our agents are provided with nationally sought after training, top-notch technology, marketing power, and tools which enables unparalleled client service. This added experience and support gives our agents the upper hand and saves clients \$\$\$ in a home purchase!



“

Committed to bringing you the most professional, informative, trustworthy & dedicated service.

My responsibility is to protect the interests of my clients in every transaction.

”



ten steps

TO BUYING A HOME

- 1 FIND THE RIGHT AGENT
- 2 PREPARE FINANCES
- 3 GET PRE-APPROVED
- 4 START HOME SHOPPING
- 5 MAKE AN OFFER
- 6 ORDER AN INSPECTION
- 7 NEGOTIATE FINAL OFFER
- 8 APPRAISAL ORDERED
- 9 SCHEDULE THE MOVE
- 10 CLOSING DAY

1 FIND THE RIGHT AGENT

Buying a home is one of the most significant purchases in a lifetime. It is essential to have an experienced agent in your corner, always looking out for your best interest. A buyer agent's fiduciary responsibility is to represent the buyer and to ensure that they are protected.

After all, a seller has someone in their corner. A listing agent has an allegiance to the seller. Their goal is to get the seller top dollar for their home. There is incredible value in having someone working for YOUR best interests when buying a home.



GETTING YOU IN THE DOOR

We will narrow down the homes that fit your unique wants and needs and get you in the door! I look at dozens of homes every week, and I can help you identify potential problems within a home.

HANDLING CHALLENGING CONVERSATIONS

When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers.

STAYING ON TOP OF THE PAPERWORK

Buying a home involves many types of documentation. I have the experience and knowledge to navigate real estate contracts. Ensuring that nothing is overlooked, and that you truly understand what a paper means before ever signing on the dotted line.

ON YOUR SIDE

A buyer's agent will represent your best interests. With a pulse on the local market and a sound understanding of how various amenities effect the value of a home, we will make sure we submit a competitive offer on the right house for you.

NEIGHBORHOOD EXPERT

I work daily in neighborhoods with inspectors, contractors, and negotiating with sellers. I have the market knowledge you need to get you the home of your dreams at the best price! Understanding the local real estate market is essential when it comes time to make an offer on a house.

PROBLEM SOLVER

I will work hard to protect all of your interests and take on any issues that may arise throughout the entire process. I work tirelessly to make sure buying a home is a fun and stress-free process.

AFFORDABILITY

The seller typically pays the commission for both the seller's agent and the buyer's agent.

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PREPARE FINANCES

HOW MUCH HOUSE CAN YOU AFFORD?

Mortgage lenders recommend you do not buy a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their monthly payments never increase.

CHECK YOUR CREDIT

A mortgage requires a good credit score. You can improve your score by:

- Paying down credit card balances
- Continuing to make payments on time
- Avoid applying for a new credit card or car loan until you have been approved
- Avoid making big purchases until you have been approved
- If possible, avoid job changes until you have been approved

SAVE CASH FOR A DOWN PAYMENT & OTHER EXPENSES

In order to make your dream of buying a home a reality, you will need to save cash for your down payment, earnest money, closing costs & home inspector.

- A Down Payment is typically between 3.5% & 20% of the purchase price
- Earnest Money is money you put down to show you're serious about purchasing a home. It's also known as a good faith deposit.
- Closing Costs for the buyer run between 2% & 5% of the loan amount
- A Home Inspection costs \$300 to \$500

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GET PRE-APPROVED

Being pre-approved, unlike being pre-qualified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income, statements, assets, debt & credit reports etc.) to be reviewed & verified by the lender.



For a Home Loan

PREPARING



GET QUALIFIED

TYPE OF LOAN	CREDIT SCORE	DOWN PAYMENT
VA LOAN	620	NO DOWN PAYMENT
USDA LOAN	620	NO DOWN PAYMENT
FHA LOAN	580+ 500-579	3.5% 10%
203K LOAN	640	3.5%
CONVENTIONAL	620	5-20%
JUMBO LOAN	660	10% or more

INCOME QUALIFICATION

QUALIFYING INCOME

W-2 Income/Salary
Income from part-time jobs
Income from a second Job
Overtime & Bonuses
Seasonal jobs
Self-employed Income
Alimony & child support (Documentation required)

NON-QUALIFYING INCOME

Income from the lottery
Gambling
Unemployment pay
Single bonuses
Non-occupying co-signer income
Unverifiable income
Income from rental properties (case by case scenario)

NEEDED DOCUMENTS

W2'S FROM THE PAST 2 YEARS
3 MONTHS WORTH OF PAY-STUBS
BANK STATEMENTS (PAST 3 MONTHS)
PREVIOUS 2 YEARS OF TAX RETURNS
LIST OF YOUR DEBTS & ASSETS
DIVORCE DECREE
ADDITIONAL INCOME DOCUMENTS

TYPES OF MORTGAGE LOANS

TYPES OF LOANS

	WHO QUALIFIES	DOWN PAYMENT	UPFRONT MORTGAGE INSURANCE	MONTHLY MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
VA Department of Veteran Affairs	Veterans Personnel with honorable discharge Reservists & National Guard Surviving Spouses	NONE	NONE	NONE	580
USDA Department of Agriculture	Someone who is buying a home in a USDA - designated rural area.	NONE	2% of the loan amount. Can be rolled into loan amount.	REQUIRED	640
FHA Federal Housing Administration	Anyone who meets the minimum credit and income levels.	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
203K Federal Housing Administration	Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirements	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
CONVENTIONAL	Depending on the program, available first time home buyers (a buyer who hasn't owned in the last three years) can put 3% down with a Conventional 97 program.	Varies from 5%-20% of purchase price	NONE	REQUIRED	620
Jumbo Loan	Anyone who meets lenders credit, income & debt level requirements	Varies from 10% or more down	NONE	REQUIRED	660

START SHOPPING



4

START HOME SHOPPING

START TOURING HOMES IN YOUR PRICE RANGE

Time to start shopping! We will take notes on all the homes we visit. It can be hard to remember all the details of each home, so take pictures or videos to help you remember each home, and review the notes you have written. Once we have found THE house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area, as well as the value of the property in its current condition. Negotiations may take place after the offer is presented.

TIP

Your home inspector will make sure to check every little detail of the house

- Test the plumbing
- Test the electrical system
- Open and close the windows & doors to make sure they work properly

Evaluate the neighborhood and surrounding areas

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks



MAKE AN OFFER

5

MAKE AN OFFER

WHEN TO MAKE AN OFFER:

So you have found THE house! Congrats! In today's market when the demand is higher than the amount of homes available it is important to act fast!

HOW MUCH TO OFFER:

We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in its present condition. Putting all this information together, we will determine the price that you would like to offer.

SUBMITTING AN OFFER

There are some components to an offer that makes it more appealing to the sellers.

- **Put Your Best Foot Forward**

We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.

- **Put Down a Healthy Earnest Deposit**

A large earnest money deposit shows the seller you are serious.

- **Cash Talks**

A transaction that is not dependent on receiving loan approval is more attractive to a seller.

- **Shorter Inspection Periods**

Try shortening the inspection period to 10 days

- **Write the Seller a Letter**

We will make your offer stand out by writing a personal letter to the seller, explaining why you fell in love with their home.

- **Offer to Close Quickly**

Many sellers prefer to close within 30 days.



THE PROCESS

AFTER YOU SUBMIT AN OFFER

THE SELLER COULD

- **ACCEPT THE OFFER**

- **DECLINE THE OFFER**

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

- **COUNTER-OFFER**

A counter-offer is when the seller offers you different terms. If this happens, you can:

- **ACCEPT THE SELLER'S COUNTER-OFFER**

- **DECLINE THE SELLER'S COUNTER-OFFER**

- **COUNTER THE SELLER'S COUNTER-OFFER**

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

OFFER IS ACCEPTED-CONGRATS!

You will sign the purchase agreement and you are now officially under contract! This period of time is called the contingency period. Now inspections, appraisals, or anything else built into your purchase agreement will take place.





ESCROW PERIOD

6 ORDER AN INSPECTION

During the inspection period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home. Once this is complete, the inspector will provide us with a list of their findings. You can take the issues as-is or request the seller to address some or all of the findings. We will be mindful and reasonable on smaller items while being very cautious and vigilant of potentially significant issues.



7 NEGOTIATE FINAL OFFER

Health and Safety items could arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixes. The home inspection list is not a Seller's "honey-to-do list" but, more a list for you to know what you may want to work on in the future.

1. Ask for credit for the work that needs to be done.

Likely, the last thing the seller wants to do is repair work.

2. Think "big picture" and don't sweat the small stuff.

A tile that needs some caulking or a leaky faucet can easily be fixed. Repairs are still up for negotiation, and perhaps a small credit would help with closing costs.

3. Keep your poker face.

The listing agent will be present during inspections, and revealing your comfort level with the home could come back to haunt you in further discussions or negotiations.



8 APPRAISAL ORDERED

Your lender will arrange for a third party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter.

If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.

Property Title Search

This ensures that the seller truly owns the property and that all existing liens, loans or judgments are disclosed.

Homeowner's Insurance

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding.

9 Scheduling

YOUR MOVE

AFTER SIGNING

- Finalize Home Mortgage
- Schedule Home Inspection
- Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like.
- Donate or sell items that are in good condition
- Get copies of medical records and store them with your other important documents.
- Create an inventory of anything valuable that you plan to move.
- Get estimates from moving companies

4 WEEKS TO MOVE

- Give 30 days notice if you are currently renting, after contingencies are removed
- Schedule movers/moving truck
- Buy/find packing materials
- START PACKING

3 WEEKS TO MOVE

- Arrange appraisal (Lender will order)
- Complete title search (Title company will do this)

2 WEEKS TO MOVE

- Get quotes for home insurance
Contact james@thereelsaltlakeagent.com for referrals
- Utility Connect
Utility connect will contact you
- Request utilities to be turned on (water, electric, cable)
- Change address: mailing, subscriptions, etc.

1 WEEK TO MOVE

- Obtain certified checks for closing
- Schedule and attend a final walkthrough
- Finish packing
- Clean up
- Pack essentials for a few nights in new home
- Confirm delivery date with the moving company.
- Write directions to the new home, along with your cell phone number





CLOSING DAY



10 closing day



CLOSING

Closing is when you sign loan documents forward your insurance paperwork. You will receive your keys the day escrow closes upon recordation confirmation from the county. Typically, four to six weeks from when escrow opened. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.



CLOSING DISCLOSURE

Escrow will provide you with a closing disclosure, before closing. This will show you what your final loan terms and closing costs will be. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.



FINAL WALKTHROUGH

We can do a final walk through the home within 5 days of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been done.

We will be sure to:

- Make sure all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
- Flush toilets
- Run the garbage disposal and exhaust fans



ESCROW

Who will be there:

- Your Escrow officer

You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents.



CLOSING COSTS

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 2% to 3% of the home's sales price.



BRING TO CLOSING

- Government-issued photo ID
- Homeowner's insurance certificate
- Proof of funds to cover the remainder of the down payment and your closing costs



RECEIVE YOUR KEYS

Congratulations! It was a lot of hard work, but you are now officially homeowners!! Time to throw a party and get to know your new neighbors!



LEAVE A REVIEW

Leave your agent a 5 star Google Review to share with future clients. Search in Google James Roth Realtor. Write me a review. Click [here](#).



RECOMMENDED RESOURCES

recommended resources

ASK JAMES FOR REFERENCES



- ⚙️ GENERAL CONTRACTOR & HANDYMAN
- ⚙️ PAINTING
- ⚙️ HOUSE CLEANING
- ⚙️ FLOORING
- ⚙️ ELECTRICIAN
- ⚙️ PLUMBING
- ⚙️ COUNTER TOPS
- ⚙️ LANDSCAPING
- ⚙️ MOVING





CLIENT REVIEWS



CLIENT reviews

“James is such a great dude! Always willing to help out where he can and support others in his community. Plus he is great at selling houses!”



Jamie

“James is very knowledgeable and easy to work with! He is especially helpful when working with builders and new construction homes! I highly recommend!”



Eryn

“James is such a great Real Estate agent. We loved working with him. We will continue to use him moving forward.”



Cristian

“As the old saying goes, it takes one to no one... James Advocates for his clients, assuring they have a smooth and successful process from start to finish whether buying or selling. Everyone of my interactions with James has been positive and I have no doubt when referring clients to James in the Salt Lake City area.”



Anthony





CLIENT reviews

“We moved here a year ago with the help of James Roth! We’ve had the best experience all year in this house! James is always on call and replies to our needs right away! James would meet us anywhere every month to Pick up our rent checks and he is always on time! We look forward to signing another year lease and enjoy the comfort of this house, with the help and support from James!”

★★★★★ Makerita

“James is an amazing Realtor. Very professional and responsive, an excellent communicator and works very hard for his Clients. I thoroughly enjoyed working with him!”

★★★★★ Liz

“James is truly exceptional. As a mortgage loan officer, I’ve had the opportunity to work with him professionally, and my own family has also trusted him as their real estate agent. He is knowledgeable, professional, and genuinely friendly, making every interaction a great experience.”

★★★★★ Valerie

“James is an exceptional real estate agent in the Salt Lake area. He always is there for us and we will continue to use him moving forward.”

★★★★★ Nita



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