

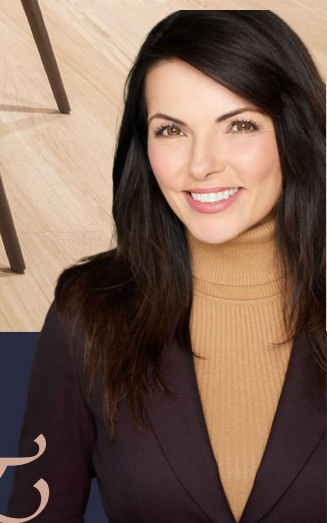


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BUYERS

CONSULTATION

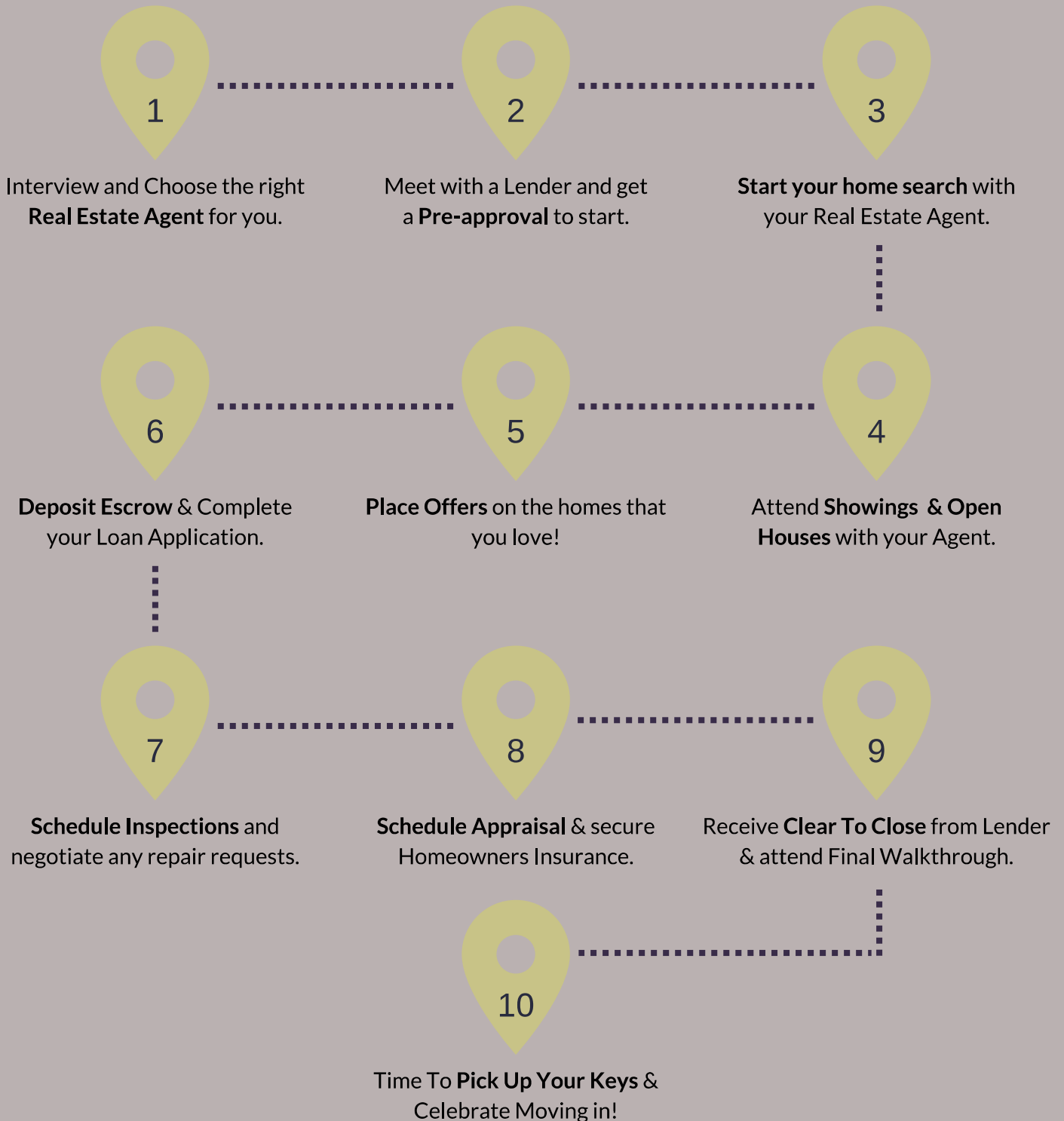
Guide to Buying Your New Home with Angi Ciccarelli Group



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BUYERS ROAD MAP

A Bird's Eye View Of The Home Buyer's Journey.



TIME TO GET PRE-APPROVED

- **Start with a Lender:** Connecting with a lender upfront helps define your true budget and prepares you for one of life's biggest investments.
- **Know the Numbers:** Your lender will break down financing details—like mortgage expectations, property taxes, and estimated monthly payments—so you're fully informed before you shop.



QUESTIONS TO ASK YOUR LENDER:

1. What is the best type of loan for me?
2. What interest rate can you offer?
3. When can my rate be locked in?
4. What fees are associated with rate locking?
5. Do I qualify for any special programs or loan discounts?
6. What fees can I expect during this process?
7. What is my estimated monthly payment?
8. What are my estimated closing costs?

TOGETHER WE WILL FIND YOUR NEW HOME

I Will Be There Every Step Of The Way.

- **Personalized Home Search Access:** You'll receive access to our customized home search app, sending you real-time listings that match your specific preferences, including budget, style, and must-have features—discussed in detail during our initial consultation.
- **Flexible Showing Appointments:** When a property catches your eye, just let us know—we'll coordinate in-person showings around your availability and the home's showing schedule.
- **Ready to Move When You Are:** To ensure you're fully prepared to make an offer when the right home comes along, we'll make sure your pre-approval is in place before scheduling showings. This keeps you competitive and ready to act quickly.

“Angi and her team hit the ball out of the park! They made this process so easy no matter how many bumps we came across on the road because of this crazy market. We're so glad we chose to work with them and would highly recommend them!”

– Jill Zamaroni, Buyer Client



WHAT'S IMPORTANT TO YOU?

Share Your Must Haves & Deal Breakers.

Understanding what you desire most about your ideal future home is not only very important to us, but it's also a major factor in helping us make this journey as smooth as possible.

What are the most important factors that will help you decide on a home? (i.e. school zones, specific neighborhoods, distance from work, HOA amenities, etc).

What features are most important to you in your future home? (i.e. large kitchen, extra bathroom, proximity to neighbors, high ceilings, etc).

What are some deal breakers? (i.e. what would stop you from choosing a home?)

PLACING OFFERS

Here's How It Will Work.

- **Strategic Offer Guidance:** When it's time to make an offer—whether it's the one or one of several—you'll have expert guidance on pricing, market value, and negotiation strategy to help you make a confident and competitive move.
- **Smart, Informed Decisions:** I'll walk you through every contract detail and ensure you understand your options, including how bidding scenarios work in today's market—where overpaying isn't a given.
- **Trusted Support Network:** During your due diligence period, I'll connect you with a trusted network of professionals—inspectors, attorneys, designers, and contractors—so you feel secure, supported, and ready for what's next.



TIPS FOR PLACING OFFERS

Things To Keep In Mind.

Here are a few tips when it comes to placing offers on that home you love and winning!

Earnest Money Deposit

Larger earnest money deposits show the Seller that you are serious about making a purchase. We'll discuss these numbers when you decide to place the offer.

Due Diligence Period

A shorter due diligence and/or inspection period is preferred – consider 10 days instead of 14 or longer.

Offer To Close Quickly

Most Sellers prefer to close within a 30-day period.

Once we place your offer the seller and their Listing Agent will review the offer and have the option to decline and/or counter offer; or accept your offer.

If your offer is Accepted:

We'll move forward with scheduling the Inspection.

If your offer is Countered:

We'll navigate why and take next steps if desired.



Date:

BUYER PRE-QUALIFIER FORM

Buyer Name:

Occupation:

Years of Employment:

Annual Salary:

First Time Homeowner: ☐ Yes ☐ No

Currently Rent or Own:

What are you looking for? ☐ Condo ☐ House ☐ Co-op

If House, # of Families? ☐ Single ☐ Two-family ☐ Three-family ☐ 4+ Units

Bedrooms: ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6+

Bathrooms: ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6+ Pets: ☐ Yes ☐ No

How long have you been looking?

When do you need to move by?

Are you Pre-approved? ☐ Yes ☐ No

Bank:

Amount:

Cash:

Reserves:

HOA:

Must-Haves:

Deal Breakers:

Best Days For Showings: ☐ Mon. ☐ Tues. ☐ Wed. ☐ Thurs. ☐ Fri. ☐ Sat.

Do you need to sell in order to buy? ☐ Yes ☐ No

What kind of property? ☐ Condo ☐ House ☐ Co-op

Finished Basement? ☐ Yes ☐ No

Property Style:

Beds: ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Taxes:

Baths: ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

HOA:

Address: