

THE
VETERAN REALTOR®
CHRISTOPHER PASCOE ★★★★★ VETERAN AND PATRIOT



BUYING A NEW

home

Welcome

Thank you for choosing and placing your trust in me. I am grateful to assist you on this journey of buying a home. I am committed to ensuring that ALL of your real estate expectations are not just met, but exceeded! This handbook has been created for your convenience and I hope that this will be a valuable resource for you. While the entire process is outlined for you here, please know that I will be in constant contact guiding you throughout the process. Your experience will be unique and adjusted to serve according to your goals. YOUR complete satisfaction is my utmost priority.



ABOUT — me

Chris Pascoe

603-557-0028

CHRIS@TVRNH.COM

WWW.TVRNH.COM



Friendly, hard-working Realtor. Specializes in working with Veterans - as a Marine Veteran, Chris loves working with his fellow Veteran's and helping them utilize their VA loan benefits. His 4 years of service in the U.S. Marine Corps taught him top-notch leadership, management, organizational and communication skills. At the age of 19, Chris was afforded the opportunity to lead and manage Marines as a Corporal, often having strict deadlines for multiple projects and managing all Marines involved. This position of leadership truly enhanced his ability to work with people and manage tasks in an extremely efficient manner, often under extreme pressure and complex work environments. Chris's number one goal as your Realtor is to make your home buying or selling experience as easy and stress free as possible! You will receive nothing short of outstanding customer service, communication, and most importantly loyalty and dedication to serve the client.

STEPS TO CLOSING

01 PREPARE FINANCES

02 START HOME SHOPPING

03 MAKE AN OFFER

04 SCHEDULE YOUR MOVE

05 CLOSING DAY



MY COMMITMENT TO YOU



1 GETTING YOU IN THE DOOR

We will narrow down the homes that fit your unique lifestyle. Showings will be scheduled and all available documentation on the property within the MLS will be offered to you for your review.

2 HANDLING CHALLENGING CONVERSATIONS

I will be your guide and handle negotiations regarding repairs, price, contingencies and more. Strategies will be offered and presented to the Listing Agent and Seller on your behalf.

3 STAYING ON TOP OF THE PAPERWORK

Buying a home involves various documents which may need your signature along the way. We offer DOTLOOP for easy access to all your documents with the ability for electronic signing.

4 ON YOUR SIDE

As your Buyer's Agent, we have a fiduciary to protect your best interests. We will use reasonable skill and care, and maintain confidentiality. We will be loyal, accountable, diligent and obey your lawful instructions throughout our dealings.

5 SUPPORT

Once your offer is accepted there are important milestones to be completed specified within your contract. I will make sure you are informed to meet these timely conditions, such as EMD, inspection deadlines, financing commitment, etc.

6 PROBLEM SOLVER

I will work hard to protect all of your interests and address any issues that may arise throughout the process to make this an exciting time for you and your family.



01 PREPARE YOUR FINANCES

Mortgage lenders recommend you do not stretch yourself beyond buying 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 is best suited for you. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their specific needs are met.

FINANCIALS AND MORTGAGE PAYMENT

- Study your credit report. Make note of any errors you see and talk to your lender about them.
- Compile necessary documents, including pay stubs, bank statements, and past tax returns.
- Determine how much of a payment you are comfortable with. Don't forget you will have taxes and insurance on top of your base mortgage payment!

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 inspection and appraisal.

- A Down Payment is typically between 3.5% & 20% of the purchase price. VA and USDA loans offer 0% down.
- 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 starts at \$300+. Septic inspections, water testing and radon testing can result in as much as \$1,000
- Appraisal costs between \$500+



START 02

HOUSE HUNTING



HOMESEARCHING TIPS

- Get a head start by compiling your home wish list.
- Spend time in each area, imagining yourself living there.
- Find properties in your price range in your preferred neighborhoods.
- Visit open houses or schedule private showings so we can see it together.

Make a list of the things you'll need to have in the house. Ask yourself how many bedrooms and bathrooms you'll need and get an idea of how much space you desire. How big do you want the kitchen to be? Do you need lots of closets and cabinet space? Do you need a big yard for your kids and/or pets to play in?

Once you've made a list of your must-haves, don't forget to think about the kind of neighborhood you want, types of schools in the area, the length of your commute to and from work, and the convenience of local shopping. Take into account your safety concerns as well as how good the rate of home appreciation is in the area.

TIPS

Make sure to check out the little details of each house

- Test the faucets, bathtubs
- Try the electrical, test outlets and check breakers
- Open and close the windows & doors to ensure 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

03

Your finances are in order, your ideal neighborhoods identified — next up is finding that perfect property and making a competitive offer. More importantly, one that is accepted over other offers. As more and more people are looking to become homeowners, it's important to prepare yourself for the mortgage process, home search, bidding wars, and what you'll do next if you do not find the home of your dreams.

Here are my 6 strategies to getting your offer accepted!

01

COMPETITIVE OFFER

A good rule of thumb, specifically in a seller's market, is to start strong. To do this, we will assess the property's market value and together determine what a competitive offer will be.

02

EARNEST MONEY

This deposit shows good faith and intention and will be credited towards your down payment at closing. Together we will determine the appropriate amount. The average is 1% of the purchase price, but the higher the deposit, the stronger the offer

03

GIFT OF TIME

Sometimes, Sellers have a timetable for closing and your offer could be more appealing if you are able to accommodate a Seller preferred closing date.

04

INSPECTIONS

Inspections are typically performed after you secure a contract and within 10 days to determine the condition of the home. In a heated market a Buyer may waive the inspection, this is not encouraged but market demand may put pressure on a Buyer to do this in order to secure the bid.

05

CONTINGENCIES

Contingencies are events outlined within the purchase and sales and agreed to in writing by all parties, such as due diligence, inspections, bank commitment, appraisal, etc. These contingencies all have deadlines that need to be satisfied by you as the Buyer.

06

ESCALATION CLAUSE

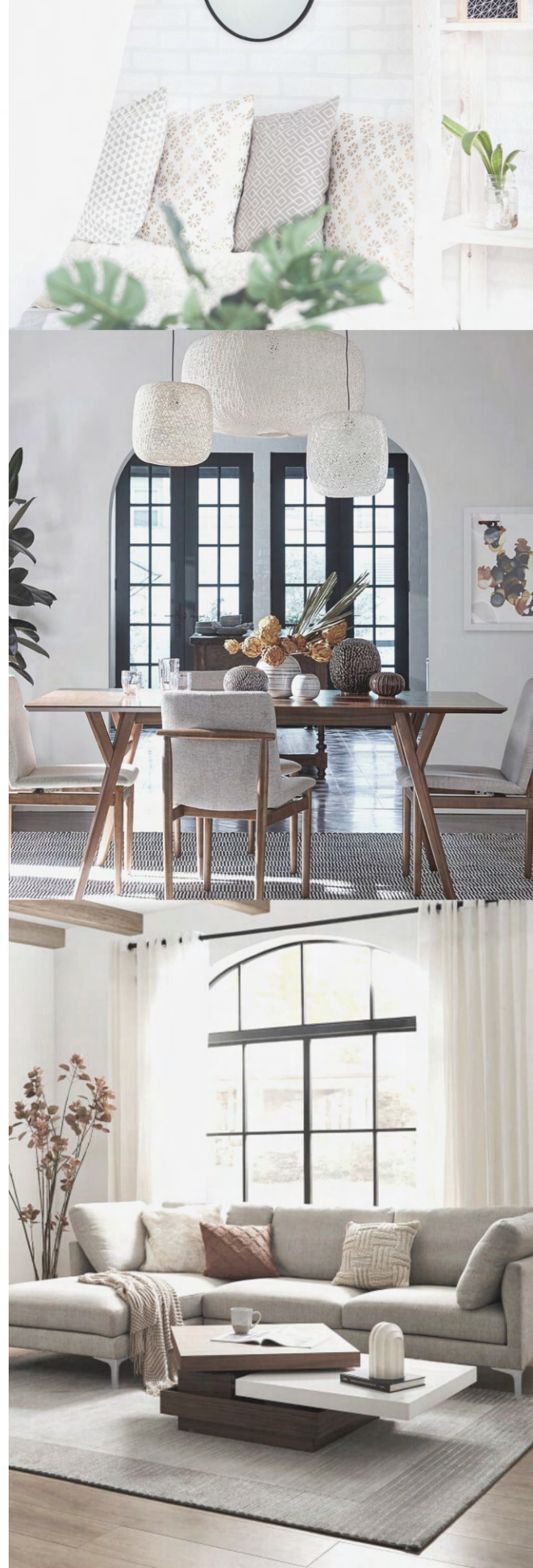
An escalation clause is designed to outbid your competition, however, it doesn't always work out that way. The escalation automatically increases your offer up to an amount specified by you as the Buyer in writing.



YOUR MOVE 04

OFFER ACCEPTED

- 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.
- Research Home Warranties.
- Contact Utility Companies.
- Change Address on all mailings and subscriptions.



05

CLOSING DAY

FINAL WALKTHROUGH

We will do a final walkthrough of the home within 24 hours of closing to make sure the property is in the same condition as seen. The property should be in broom clean condition with reasonable wear and tear unless it is new construction.

THE GRAND FINALE

Closing is when you take ownership and you receive your keys! You will need a valid ID for this event and certified funds payable to the closing attorney. You can expect the Sellers, Attorneys, Realtors, Loan Officers to be present for the final signing. You can move in immediately after closing (in most cases) and throw a party and celebrate your new beginning.

CONGRATULATIONS!

