



Your Guide To Homeownership

EVERYTHING YOU NEED TO KNOW
ABOUT BUYING A HOME.



Your Needs Come First

The Manchester Team's Mission is to discover your unique wants, needs and goals and advocate on your behalf to achieve life changing results for you.



Why have an Exclusive Buyer Agent?



Your Exclusive Buyer Agent:

- Has access to all of the listings on Maine MLS and many For Sale by Owner properties.
- Will plan and schedule your showings with and for you.
- Can help you negotiate the price and sale conditions. Avoid paying too much!
- Can recommend trusted lenders, inspectors, insurance companies and more.
- We help you with all that paperwork! Real Estate Transactions must be in writing, so why tackle that yourself?
- Protects your interests as the buyer and advocates solely for you, never the Seller.

Why you shouldn't call the Listing Agent

- They represent the Seller, not you.
- They are limited in what they can tell you because they represent the Seller.
- If they practice dual agency, they can't represent either of you well. You want full representation from your agent.

This is one of the largest investments you'll make in your life. Why do it alone?

Interviewing Your Agent

Questions to ask before choosing who you want to represent you:

- How long have you been a licensed real estate agent?
- Are you a sales agent, associate broker or broker? What's the difference?
- Is real estate your full-time career or a part-time job?
- Are you a specialist in working with buyers?
- How do we determine what a house is worth?
- How often will I hear from you regarding the process of my purchase?
- Do you require your buyers to sign any contracts or agreements?
- Do you require a pre-qualification or pre-approval before looking at homes?
- Do you attend inspections?
- Will I be working with you individually or with a team?
- What happens if I'm not satisfied with your service?
- Do I have to pay you a commission?

The Process

- ☐ Initial meeting and needs analysis
- ☐ Establish neighborhoods and review inventory
- ☐ Sign the Buyer Agreement
- ☐ Secure Loan Pre-approval
- ☐ Set up searches
- ☐ Develop a pricing strategy
- ☐ Start viewing homes
- ☐ Decide on a dream home
- ☐ Negotiate the winning contract
- ☐ Go under contract
- ☐ Arrange inspections/investigations
- ☐ Make the formal loan application
- ☐ Choose the title company
- ☐ Negotiate any inspection issues
- ☐ Title review & questionnaire
- ☐ Financing and appraisal
- ☐ Secure home insurance
- ☐ Final walkthrough
- ☐ Close on the property
- ☐ Move in!



Stay in touch with your agent for current or future recommendations in regard to your new home.

Searching Safely

COVID-19 doesn't have to impact your search for the perfect home. Below are some of the precautions I am taking to maximize your search results while minimizing your risk.



CONTACTLESS TRANSACTIONS

All showing requests, offers, and as much of the closing process as possible will be handled digitally.

Any necessary in-person interactions will take place in well-ventilated areas following social distancing guidelines.

SOCIALLY DISTANT TOURS

Want to see a property in person before making an offer? Reach out to schedule a private tour following these social distancing guidelines:

- Only principle parties to the transaction who agree to follow safety guidelines can schedule an in-person tour. The safety guidelines include:
- Maximum of four people per appointment (no children)
- General symptoms assessment upon arrival
- Masks to be worn over the nose and mouth at all times while on the property
- One-use disposable gloves or hand coverings must be worn at all times while on the property
- Disposable shoe coverings to be worn at all times while inside the house.
- Appointments will last no more than 30 minutes
- All follow-up paperwork will be conducted digitally
- Only principles to the contract, their agent and the inspector will be allowed to enter the property with the use of masks, gloves and booties as described above.
- Appraisers will use all efforts to not enter the home.

These safety measures are standard for all transactions, but I am more than happy to honor any additional precautions you have in mind.

Your Home Wish List

INTERIOR

of Bedrooms, # of Bathrooms, do you require an owner's suite?

Do you require home office space?

Kitchen size, layout and design requirements.

Formal dining room vs eat-in kitchen, breakfast bar or breakfast nook?

Do you want a fireplace, wood stove or pellet stove?

EXTERIOR

How big a yard do you want? Do you need fencing, dog runs or paddocks?

Do you need sheds, barns, garage space or other storage space?

Do you want a pool or deck(s)?

Lawn, gardens, woods or other landscaping?

STRUCTURAL CONSIDERATIONS

What style and age home do you envision?

Do you have accessibility requirements?

Single floor living or multiple floors?

Single-family home, Townhome, Condominium, Multi-family?

Open floorplan or divided spaces?

Do you want it move-in ready or are you willing to do some work on the home?



Your Location Wishlist

What neighborhoods or areas would you enjoy living in?

Are there any specific streets or characteristics in these neighborhoods you're drawn to?

If applicable, what school districts do you prefer?

Where do you work?

Where are your favorite places to shop?
What other conveniences would you like nearby?

What do you like to do for fun? Are there any recreational facilities that you enjoy?

Any other considerations I should be aware of as we find your ideal neighborhood?

MAKE MY APP YOUR HOMEBASE

My hyper-filtered search now extends nationwide, beyond the bounds of traditional MLS. With layers of options never experienced before, my app allows you to search by neighborhood and school district, revealing the details that matter most. Save searches, favorite homes, and collaborate. Get notifications whenever a good fit becomes available, even when on the go.



Financing Your Future Home

HOME LOANS AT A GLANCE

- Get pre-approved for your loan
- Apply for a mortgage
- Get your home appraised
- Your loan goes through underwriting
- You're cleared to close!

HAVE-ON-HAND

- ☐ A month's worth of your most recent pay stubs
- ☐ Copies of your last two years' federal tax returns and W-2s
- ☐ The names and addresses of your employers over the last two years, compiled into one list
- ☐ Last three months of bank statements
- ☐ A copy of your purchase and sale agreement and any addenda
- ☐ The names and addresses of your landlords over the past two years
- ☐ Divorce/separation decree
- ☐ Child support papers
- ☐ Bankruptcy, discharge of bankruptcy papers

Why Get Preapproval?

There are a number of factors you need to consider when buying a house. The most critical, of course, is the price you are comfortable with.

It is important to meet with a lender before you start the home search process. You and I need to know what you can afford - and afford comfortably. Being 'house poor' is stressful and scary. Review your situation thoroughly with a lender to establish the right budget for you.

Once you have done that, the Lender can issue a pre-approval letter. Now we can set up the parameters of your search and start the hunt.

When you find the house of your dreams, we can act quickly to write the offer and prove right up front that you are a ready, willing and able buyer!



Out-of-Pocket Costs

When you are ready to start looking for a house another factor you need to consider is what it will cost to get you there. It is important to understand that your financing will not include all of these costs and you'll need to pay some in advance. Here's a list of some of the expenses you may incur during this process..

BEFORE CLOSING

EARNEST MONEY DEPOSIT

When you make an offer, it is expected that you will put down a good faith deposit towards the purchase of the home if your offer is accepted. This deposit is held in escrow until closing. You should expect put down 1/2 to 1 percent of the purchase price.

HOME INSPECTION

Depending on the age and condition of the house we always recommend that you have the home inspected. The purpose is to determine and expose any structural, health or safety concerns in the home. Home inspection costs vary and I can make recommendations on inspection companies and approximate pricing.

APPRAISAL

The appraisal is an independent review of the value of the home you are attempting to purchase. The appraisal protects both you and the lender by assuring the property is worth what you're offering to pay for it. You will be expected to pay for the appraisal upfront. This is not included in the financing. Your Lender will let you know what the appraisal expense is expected to be during the application process.

AT CLOSING

CLOSING COSTS

Closing costs are due at closing and can vary widely. Factors affecting the closing costs include the purchase price, property taxes, lender and title fees, condo or homeowner association fees and more. Your Lender will supply you with estimated closing costs early in the process.

DOWN PAYMENT

Long before any offers are made, your Lender, you and I will discuss what your down payment will be (if any). You will be expected to bring certified funds to closing for that amount. You want to discuss this with your lender to determine which loan product fits you and your finances best.

Our Preferred Lender:
Steve Lachance
NMLS #364625
(207) 392-6510



Offer Strategy

A lot of factors need to be considered when making an offer on a home for sale. I will analyze a number of these with you to determine the winning strategy to get you the home you want.

- THE LOCATION
- THE CONDITION
- THE CURRENT MARKET
- YOUR PURCHASING ABILITY AND LOAN TYPE
- LENGTH OF TIME ON THE MARKET
- OTHER OFFERS BEING MADE (IF KNOWN)

Price isn't the only thing that makes your offer strong but it's certainly one of the larger factors. I'll work with you to make your offer the strongest it can be to encourage the sellers to accept your offer.

- EARNEST MONEY DEPOSIT
- CONTINGENCIES
- CLOSING TIME PERIOD
- CLOSING COSTS

Do's and Dont's While Buying a Home

CONGRATS!
YOU'RE APPROVED
FOR A LOAN!

Follow these
tips to protect
your loan.

DO:

- ✓ Notify your lender of any address change, whether it's your home address or another listed on your application
- ✓ Notify your lender of any salary or wage changes
- ✓ Be prepared to provide proof of significant bank deposits
- ✓ Acquire homeowner's insurance immediately after going under contract
- ✓ Keep all forms of debt paid and in check

DO NOT:

- ✗ Make large purchases using existing credit without first talking to your lender...including furniture and appliances
- ✗ Apply for or acquire any additional lines of credit
- ✗ Pay off, transfer, or close credit balances unless your lender instructs you to do so
- ✗ Change jobs without first talking to your lender
- ✗ Co-sign for another person seeking to obtain a line of credit or to make a purchase
- ✗ Pay off collections before conferring with your lender

Leading the Industry

Keller Williams was built on a simple-yet-revolutionary principle: people are what matter most. To help cement this understanding, we've formalized a belief system that guides how we treat each other and how we do business.

WIN-WIN or no deal
INTEGRITY do the right thing
CUSTOMERS always come first
COMMITMENT in all things
COMMUNICATION seek first to understand
CREATIVITY ideas before results
TEAMWORK together everyone achieves more
TRUST starts with honesty
EQUITY opportunities for all
SUCCESS results through people



A Promise to YOU

To consistently and clearly communicate with you in the manner and frequency that you prefer

To treat you and your family with straightforwardness, integrity, and respect at all times

To answer your questions, ease your concerns, reduce your stress, and expertly handle the entire real estate transaction

To hold myself accountable to finding the perfect home for you – after all, that is what my business is built on

To serve the community as a leader in the real estate industry and as a friend and neighbor

To always do the right thing, even if it isn't what is easiest

To take care of your needs at the highest level through unparalleled professionalism and attention to detail. No request is too small

To serve as a trusted local expert and adviser by your side



Testimonials

"The service provided me by Ruth Summers of Keller Williams Realty was phenomenal. Her transparency and willingness to go an extra mile was second to none. I never felt so supported by an agent and Ruth stood by me at every turn."

"

"Patrick was unbelievably helpful in helping us to navigate the quickly changing market this year. He was professional, timely, and resourceful and helped us to narrow down what we wanted in our first house. We would highly recommend Patrick for anyone looking to buy or sell this year!

"

"It's the most professional up-to-date and pleasant team we could ever hope for. They were always there for us during spur of moment phone call questions."

"

"The Manchester Team/Keller Realty Group made the process of finding land and closing on the property very simple. Patrick was my Buyer Broker and I highly recommend him. He is extremely courteous, listens to the buyer's wishes and gives great advice!!"

"

"Ruth did a great job throughout the buying process. She was very knowledgeable, and professional. With the strong buyers market we were in, she was willing to show us properties with little notice."

"





The Bottom Line

Real estate is complicated.

That's where I come in.

At the closing table, my goal is for you to feel that the purchase of your home exceeded all of your expectations, so throughout our interactions – from search to close – I'll work hard to achieve that goal.

When you choose me as your partner, you are not just getting a trusted, respected agent – you are getting a local expert who is passionate about serving our community and those who call it home.

Let's get started.

My App: Finding Your Way Home Has Never Been Simpler

GUIDE

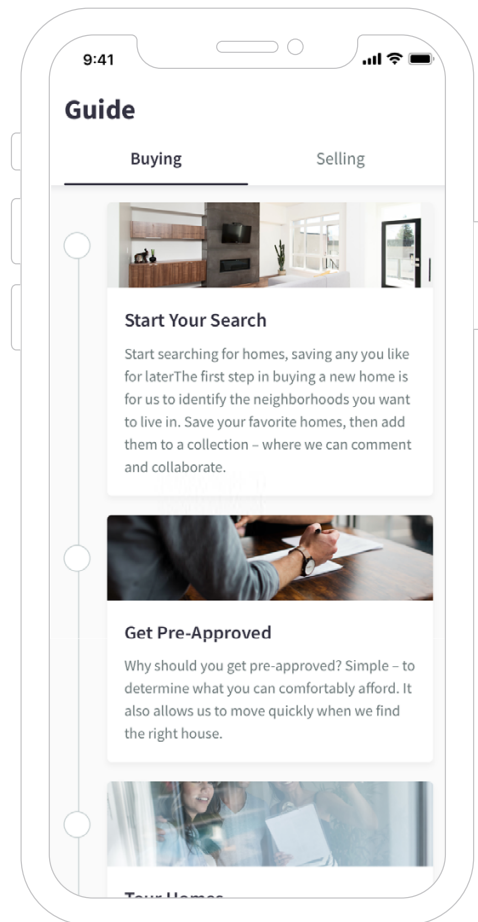
When middle-of-the-night questions come up or you want real-time information about the status of your transaction, Guide gives you the tools to anticipate and act on every step of the buying process. Paired with my expertise, you'll have everything you need to light your way home.

SEARCH

Find your dream home in whatever way works best for you. Whether by neighborhood, school district, ZIP code, and more, my app has the tools to flex with your needs, even when your search extends nationally.

COLLECTIONS

Your search results will be filled with homes you want to save... and some you'd rather forget. My app lets you "favorite" the homes you love and hide the ones you don't. Create Collections to organize your favorites so you can share and find them with ease and discuss with whomever you please.



Open smart
phone camera
and point at
QR code to
download app

Or head to <https://app.kw.com/KW1JY6N5O>

My app makes achieving your homeownership goals more accessible than ever before. So much more than search, its industry-leading feature set and rich insights will prepare you to handle (and enjoy) the entire journey. Get to know my favorite features before you take it for a spin.

HERE'S HOW YOU CAN
GET IN TOUCH WITH US

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My app: <https://app.kw.com/KW1JY6N5O>