

CENTURY 21<sup>®</sup>

# HOMEBUYER'S GUIDE

Buying a home doesn't have to be overwhelming. I guide you through every step clearly, confidently, and with your best interests in mind.



# THE BUYING ROADMAP

## 1 Work With a Real Estate Agent

I represent your best interests and guide you through the buying process from start to finish.

## 2 Pre-Approval

I'll connect you with a trusted lender to help determine your budget and next steps.

## 3 Home Search

I'll help you find homes that meet your needs and schedule showings.

## 4 Offer

Once you find the right home, we'll submit a strong offer and negotiate the terms.

## 5 Home Inspection

We'll schedule the inspection, review the report together, and discuss any repairs if needed.

## 6 Appraisal

The lender orders the appraisal to confirm the home's value. I'll guide you through the results and next steps.

## 7 Financing

While the lender secures your financing, I'll help keep everything on track for closing.

## 8 Final Walk-Through

Before closing, we'll do one last walk-through together to make sure the home is in the agreed upon condition.

## 9 Closing

Congrats! Time to get your keys and you're officially a homeowner!

# WHY WORK WITH A BUYER'S AGENT

Buying a home is a crucial decision. While a listing agent represents the seller, you need someone who's on your side, that's why I'm dedicated to representing your best interests. I can help you find the home of your dreams and close the deal.

When working together, I provide:

## **Industry Knowledge**

Backed by the CENTURY 21 brand, I offer access to trusted resources, tools, and industry insight to help you make informed decisions.

## **Market Intelligence**

I analyze the many factors that influence a home's value, including size, features, location, condition, inventory of available homes, comparable sales and market variables.

## **Local Expertise**

I have deep knowledge of our community and any issues that may impact your area of choice.

## **Purchase Process**

From showings and negotiations to inspections, appraisals, and closing, I help manage the entire process and coordinate with all parties involved.



## **Pre-Approval**

A preliminary evaluation by a lender that determines how much a buyer may qualify to borrow before beginning the home search.

## **Earnest Money**

Also known as “good faith” money, this is a deposit made by the buyer into a trust or escrow account to show serious intent to purchase the home.

## **Escrow**

A neutral third party that holds funds and documents while the transaction is completed from contract to closing.

## **Home Inspection**

A professional evaluation of the home’s condition that helps identify potential issues before finalizing the purchase.

## **Appraisal**

An independent assessment ordered by the lender to confirm the home’s value supports the agreed purchase price.



# FACTORS TO CONSIDER WHEN CHOOSING A HOME

## **Location:**

You can change the home, you can't change where it's located. Consider the neighborhood, commute time, schools, and proximity to everyday amenities.

## **Size & Layout:**

Think about how the home functions for your daily routine, including bedroom count, storage, and future space needs.

## **Home Condition:**

Evaluate the age and condition of major systems such as the roof, plumbing, electrical, and HVAC to anticipate future maintenance.



## READY TO GET STARTED?

Scan To Start Your Personalized Home Search



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North Homes Realty

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