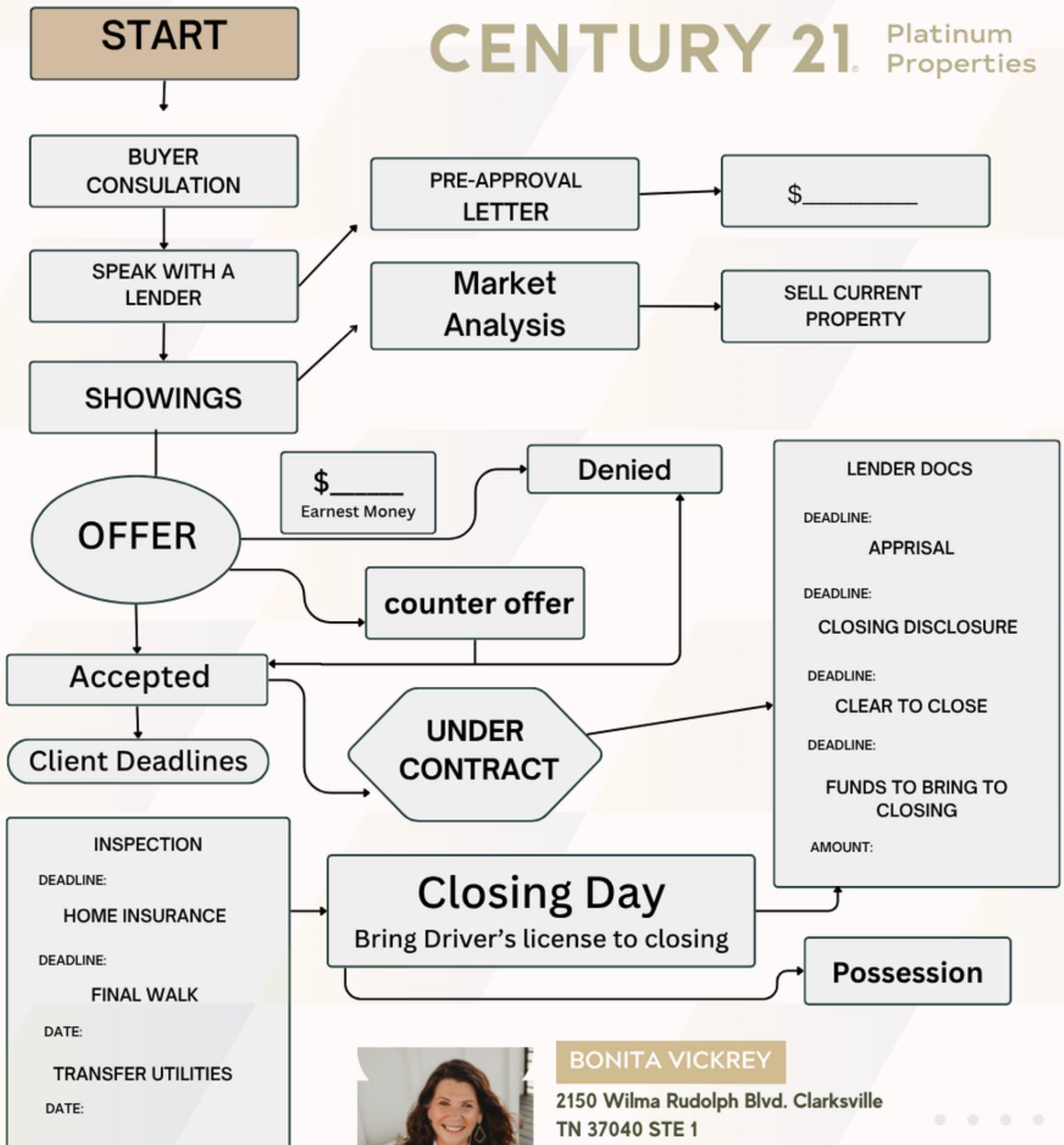


HOME BUYING PROCESS

CENTURY 21 Platinum Properties



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BUYING A HOME CAN BE OVERWHELMING

CENTURY 21. Platinum Properties

I'M HERE TO
MAKE IT EASIER



My goal is to reduce that stress and uncertainty as you start this exciting new chapter. As your trusted advisor, I'll guide you every step of the way—and continue to be a resource long after you've moved in.

○ Personalized Guidance

Every buyer has unique goals and concerns. We'll start with a one-on-one consultation to understand your needs and map out a clear path forward. I'll also help set realistic expectations based on the current market.

○ Market Insight & Pricing

I'll explain how homes are priced, what current trends mean for your search, and how to evaluate fair value. My job is to empower you to make confident, informed decisions.

○ Skilled Negotiation

I'll advocate for your interests—negotiating pricing, terms, and repairs while keeping things calm and focused. With both strategy and experience, I help ensure the best outcome.

○ Transaction Management

From accepted offer to closing day, I manage deadlines, paperwork, and communication with all parties involved—so your journey is smooth from start to finish.

○ Consistent Communication

You'll never be left in the dark. I provide timely updates and am always available to answer questions. Trust is built through honest, ongoing conversation.

Let's take the next step together. I'm here to help you feel confident and supported every step of the way.

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Bonita Vickrey



Planning for Your Next Home

Bonita Vickrey

Buying a home is a major life decision. While exciting, the journey can also bring frustration if you're not prepared. Having a clear plan from the start makes the process smoother and more successful.

✔ **Start with “Why”**

Ask yourself: Why do I need or want to move?

Clarifying your reason helps guide your decisions and keeps you focused when obstacles arise. Whether it's for more space, a new job, or a change in lifestyle. Your “why” is your compass.

✔ **Hire a Realtor to Represent You**

Partnering with a professional ensures you have someone in your corner.

A Realtor can:

- Provide insights on the market
- Alert you to new or hot listings
- Help you write and negotiate strong offers

Their expertise can turn a stressful process into a smooth, informed experience.

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✔ **Meet with a Mortgage Lender**

Before shopping for homes, get a clear picture of your finances.

A lender will:

- Evaluate your credit and income
- Determine how much you qualify for
- Provide a pre-approval (essential when making offers.)
- Being prepared financially saves time and sets realistic expectations.

✔ **Clarify Needs vs. Wants**

Most buyers have a few must-haves and many nice-to-haves.

Make a list:

Needs: Non-negotiable features (e.g., number of bedrooms, location)

Wants: Extras that would be great but aren't essential (e.g., pool, fireplace)

Focusing on your needs helps narrow the search and stay within budget.

✔ **Narrow the Options**

Home shopping can be overwhelming. Avoid burnout by focusing on homes that:

- Meet the majority of your needs
- Fall within your price range
- Align with your long term goals.

There is no "perfect" home, but the right one will check most of your boxes and like the best fit.



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HOME SHOPPING

REMEMBER: There's no such thing as a "perfect" home. Every home search requires some level of compromise. The goal is to find the right home that meets most of your priorities—and feels like home.

○ Step One- Create Your Wish List

Start by listing all the features you want in a home—both realistic and aspirational. This is your brainstorming phase.

○ Step Two- Define your "WANTS"

Your Want List should include the top features you desire—but can live without if needed.

- Limit this list to no more than 10 items.
- Remember, a great match will usually hit about 85% of your wants.
- Be open to trade-offs—it's part of the process.

○ Step Three- Identify your "Needs"

Your Needs List includes the non-negotiables—the features that must be present for you to move forward with an offer.

- Keep this list short: 1 to 3 key items
- These are the deal-breakers: things like number of bedrooms, accessibility, or location



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Ask Yourself these Questions



What is your favorite home style? (Ranch, modern, traditional?) Do you prefer old charm or new construction?

Are you planning to finance or pay cash?

Do you have any deal breakers?

Do you value close neighbors or privacy?

Are you open to a fixer-upper or do you want move-in ready?

Do you need acreage or prefer a manageable yard?

Do you envision yourself in a rural or urban setting?

MAKING AN OFFER

Buying a home is both exciting and competitive. Once you find a property you love, use these four tips to strengthen your offer and position yourself for success.

Understand What You Can Afford

Before making an offer, know your full financial picture.

- How much have you been pre-approved for?
- Can you cover out-of-pocket costs like repairs or closing fees?
- Being financially prepared ensures your offer is realistic and sets the right expectations.

Act Quickly

In today's market, inventory is tight and competition is high.

Most markets are well below the 6-month supply that balances buyers and sellers. Once you're confident in a property, work with your agent to submit your offer right away.

Delays can cost you the home.

Make a Strong, Competitive Offer

Your offer should reflect current market conditions.

- Compare recent sales and active listings in the area.
- Consider the home's condition, location, and upgrades.

A well-informed offer shows the seller you're serious and prepared.

Be Ready to Negotiate

It's common for sellers to respond with a counteroffer. The most negotiated items include:

- Purchase price
- Closing date

Your agent will help guide you through these negotiations and ensure your interests are protected throughout the process.

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