



the road to home

BUYER PRESENTATION

THE ULTIMATE GUIDE TO BUYING YOUR DREAM HOME



Wonder Luxe

OUR MEETING TODAY

DISCUSSIONS AND POSSIBLE OUTCOMES

Buying a home is a big decision, and I'm here to guide you through the process. Today, we'll discuss your needs and explore how to make your homeownership dreams a reality.

Here's what we will cover:

YOUR VISION

MARKET INSIGHTS

FINANCIAL PLANNING

THE HOME BUYING PROCESS

THE HOME SELLING PROCESS

YOUR OPTIONS & NEXT STEPS:

FROM THERE, WE HAVE A FEW PATHS WE CAN TAKE:

WE'RE A GREAT FIT:

We decide to partner up, sign the agreement, and I'll begin actively searching for properties that match your criteria.

NOT THE RIGHT FIT:

If my approach isn't the right fit for you, that's perfectly okay. I'm happy to answer any remaining questions and offer referrals to other professionals if needed.

I MAY CHOOSE NOT TO LIST:

I may recommend a different option that better suits your needs. Your success is my priority, even if it means suggesting another path.

I'm here to be a resource for you, whether you choose to work with me or not.



YOUR SUPPORT NETWORK

When you choose us as your real estate agent, you're not just gaining our expertise and dedication, you'll also benefit from our Brokerage's extensive network and resources.

WONDER LUXE GROUP

WHY WONDER LUXE GROUP?

Broad Network:

Our large team of agents and their connections ensures your listing reaches a wide pool of potential buyers, increasing your chances for a quick sale.

Collaborative Approach:

We believe in teamwork, sharing valuable insights and strategies across the team to help you succeed.

Advanced Technology:

We leverage the latest marketing tools and platforms to maximize your listing's exposure across multiple channels.

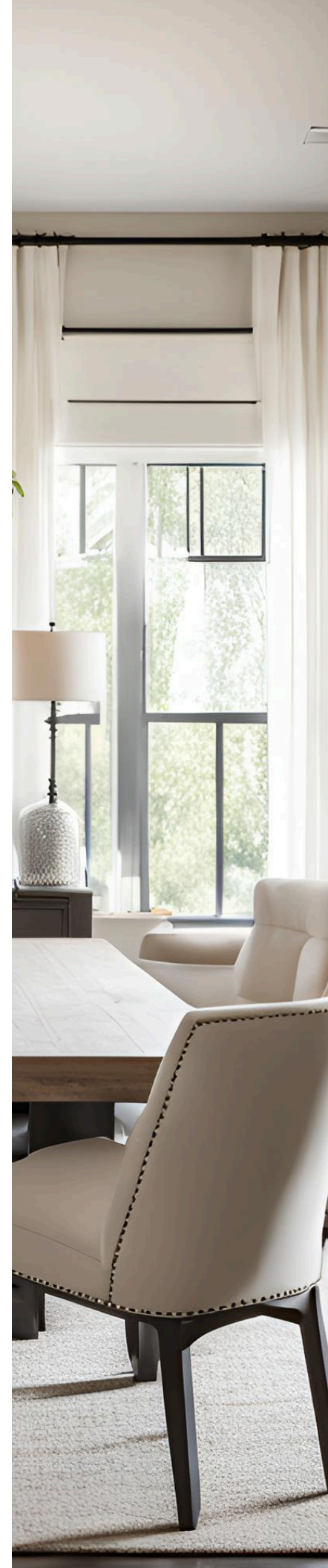
Client-Centered:

Your goals are our priority. We're committed to providing exceptional service and a seamless experience from start to finish.

Community Ties:

With deep roots in the Raleigh area, we connect you to the right buyers through our strong local relationships.

You are not just getting an agent,
you're gaining access to a powerful network
and a team dedicated to your success.





TEN STEPS TO HOME

SIMPLIFYING THE JOURNEY

01

Consultation & Sign Agreement

We'll start with a consultation to understand your needs and goals. Then, we'll sign a Buyer's Agent Agreement, officially starting our collaboration and outlining how I'll represent your best interests.

02

Secure Financial Pre-Approval

Getting pre-approved for a mortgage is crucial. This step defines your budget, shows sellers you're a serious buyer, and gives you confidence during your search.

03

Define Your Dream Home

Let's talk specifics! We'll detail your must-haves, preferences for location, size, style, and features to create a targeted search profile for your ideal property.

04

Search for Properties

Using your criteria, I'll actively search the market, leveraging MLS access, network connections, and even off-market opportunities to find homes that fit your needs. You'll receive personalized alerts for new listings.

TEN STEPS TO HOME

SIMPLIFYING THE JOURNEY



05

View and Evaluate Properties

Time to explore! We'll schedule showings for promising properties, allowing you to experience them firsthand, ask questions, and evaluate their potential to be your future home.

06

Craft a Competitive Offer:

Once you've found the right home, I'll provide market insights and guide you in structuring a strong, attractive offer designed to appeal to the seller while meeting your goals.

07

Negotiate Effectively:

Offer submitted! I'll use my negotiation skills to communicate with the seller's agent, working to reach a mutually agreeable price and terms that protect your interests.

08

Secure Financing & Lock Rate:

With an accepted offer, you'll work with your lender to finalize your mortgage application, submit required documents, and lock in your interest rate.

09

Conduct Due Diligence:

Protect your investment! We'll coordinate essential steps like the home inspection and property appraisal to assess the home's condition and confirm its value.

10

Close the Deal & Get Your Keys!

The final step! I'll guide you through the closing process, reviewing documents, coordinating with the title company, and ensuring everything is in order for you to receive the keys to your brand new home!



PREPARING YOUR FINANCES

FOR HOMEOWNERSHIP:

STEP 01 **FINANCIAL HEALTH CHECK:**
Review credit reports: (Equifax, Experian, TransUnion) Aiming for a high score. Calculate your Debt-to-Income Ratio (DTI), targeting under 43%. Analyze your budget to understand income, expenses, and potential savings.

STEP 02 **MORTGAGE SHOPPING & PRE-APPROVAL:**
Compare rates and terms: From various lenders (banks, credit unions, online lenders). Pre-approval is crucial and requires documents like pay stubs, W-2s/1099s, bank statements, tax returns, and asset/liability lists.

STEP 03 **DOWN PAYMENT & CLOSING COSTS:**
Determine your down payment: Consider the benefits of 20%+. Research typical closing costs in your area (2-5% of loan amount) and estimate your own. Develop a savings plan, automating transfers to a dedicated account.

STEP 04 **ONGOING HOMEOWNERSHIP COSTS:**
Consider other costs: Factor in property taxes, homeowners insurance, maintenance/repairs (with a contingency fund), and potential HOA fees.

STEP 05 **REFINE YOUR BUDGET:**
Revisit your budget: Review all costs considered. Ensure your comfortable mortgage payment, plus all other recurring expenses, fits your financial plan. Be realistic and consider different scenarios (e.g., interest rate changes).

TIPS:

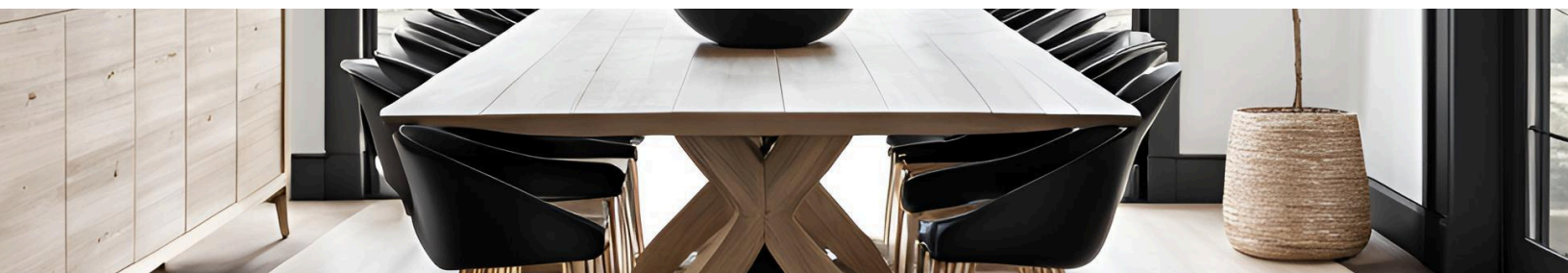
- Emergency Fund:** Consider maintaining a separate fund for unexpected expenses post-home purchase.
- Long-Term Financial Goals:** Consider how homeownership aligns with your long-term objectives like retirement and education funding.
- Tax Implications:** Consult a tax professional about potential deductions (interest, property tax).
- Financial Advisor:** Seek personalized advice from a financial advisor.

MORTGAGE LOANS

FINDING THE RIGHT LOAN FOR YOU

LOAN TYPE	DESCRIPTION	PROS	CONS	BEST FOR
CONVENTIONAL	Not government-backed; from private lenders.	Wider range of loan terms; may offer better rates for strong borrowers.	Higher credit score and down payment often required; PMI if <20% down.	Borrowers with good credit, larger down payment, and stable income.
FHA	Government-insured; easier qualification.	Lower credit score and down payment requirements (as low as 3.5%).	Requires upfront and annual mortgage insurance premiums.	First-time homebuyers, those with lower credit scores or smaller down payments.
VA	For eligible veterans and service members.	No down payment often required; no PMI.	Eligibility requirements apply.	Eligible veterans and service members.
USDA	For rural and suburban homebuyers.	No down payment often required; low interest rates.	Income limits and geographic restrictions apply.	Low-to-moderate income borrowers in eligible rural/suburban areas.
FIXED-RATE	Interest rate stays the same throughout the loan.	Predictable monthly payments; stable budgeting.	May have slightly higher initial interest rates.	Borrowers who prefer stable payments and long-term predictability.
ADJUSTABLE-RATE(ARM)	Interest rate adjusts periodically.	Lower initial interest rates.	Payments can increase when rates adjust; less predictable budgeting.	Borrowers comfortable with some risk and seeking lower initial rates.
JUMBO	For loan amounts exceeding conventional limits.	Allows financing of high-value properties.	Stricter qualification requirements; may have higher interest rates.	

Rates and terms can vary significantly based on individual financial circumstances and market conditions.



UNCOVERING YOUR IDEAL PROPERTY

HOW WE WILL FIND YOUR DREAM HOME

Strategic Home Search

- Tailored Search:** We define your needs to find homes that match your vision.
- Instant Alerts:** Get notified the moment a matching property hits the market.
- Market Insights:** Stay updated on trends, pricing, and inventory in your target area.

Finding Hidden Opportunities

- Beyond Active Listings:** We explore expired, withdrawn, and off-market properties.
- Agent Connections:** Our network gives access to pre-market and coming-soon homes.

Leveraging Our Network

- Exclusive Access:** Tap into private listings and industry connections.
- Direct Seller Outreach:** We seek out potential sellers, even unlisted ones.
- Builder Relationships:** Get insights on pre-construction homes and builder reputations.

A Personalized Approach

- Refining Your Search:** We adjust based on your feedback and evolving needs.
- Proactive Lead Hunting:** We leave no stone unturned to find your perfect home.
- Expert Guidance:** Receive personalized support every step of the way.



TOURING HOMES TOGETHER:

STRATEGIC VIEWINGS

Let's work together to create a home viewing strategy that fits your needs.
To start, let's consider a few key elements:



YOUR VIEWING AVAILABILITY:

What days and times are generally best for you to tour homes?

- WEEKDAY MORNINGS
- WEEKDAY AFTERNOONS
- WEEKDAY EVENINGS
- WEEKEND MORNINGS
- WEEKEND AFTERNOONS
- WEEKEND EVENINGS



SMART TOURING PRACTICES:

TIPS:

WE USUALLY TOUR 4 OR 5 PROPERTIES PER VISIT

Why this approach is beneficial:

- You'll have a clear mind when viewing each place.
- There's time to talk about and compare the homes we see.
- You can take notes and pictures without feeling hurried.

Keep in mind that we may need to change this plan if a highly desirable property comes on the market or if showings are limited. It's also a good idea to be ready for any unexpected changes or new possibilities that arise.

WINNING THE NEGOTIATION: CRAFTING AN ATTRACTIVE OFFER & GETTING THE BEST DEAL

ELEMENTS OF A WINNING OFFER: BEYOND THE PRICE TAG

- Pre-approval:** Essential for demonstrating financial strength and seriousness as a buyer; speeds up closing.
- Earnest Money Deposit:** Shows commitment to purchase; a strong deposit can sway sellers in competitive situations.
- Contingencies:** Balance protection and competitiveness; consider waiving minor contingencies.
- Closing Date Flexibility:** Being flexible with the closing date can make your offer more appealing to sellers.
- Appraisal Gap Coverage:** Willingness to cover the difference if appraisal is lower than the offer; involves risks and should be discussed thoroughly.

NEGOTIATION STRATEGIES: SECURING THE BEST DEAL

- Know your walk-away point:**
 - Set a budget and stick to it
 - Avoid overspending, even if emotions run high
 - Remember there will be more opportunities
- Understand the seller's perspective:**
 - Know the seller's motivations (e.g., quick closing, cash offers)
 - Tailor your offer to meet their needs
- Make strategic counteroffers:**
 - Don't hesitate to counter if an offer isn't right
 - Discuss priorities and position your offer effectively
 - Utilize negotiation skills
- Approach multiple offers thoughtfully:**
 - Consider using an escalation clause
 - Weigh risks carefully
 - Ensure comfort with chosen strategies
- Highlight your strengths:**
 - Get pre-approved for a mortgage
 - Offer a strong deposit
 - Show flexibility with closing dates
- Act quickly in competitive markets:**
 - Be decisive to secure desired properties
 - Stay organized for timely action
- Work with your agent:**
 - Utilize their negotiation skills and market expertise
 - They will advocate for your interests
 - Make informed decisions together

DUE DILIGENCE FOR PROTECTING YOUR INVESTMENT:

- Inspections:** Always conduct a professional home inspection to reveal hidden issues.
- Appraisal:** An appraisal that is required by the lender, verifies the property's value.

OFFER MAKING PROCESS

A STEP-BY-STEP GUIDE



You've found the perfect house – congratulations! Now it's time to make it yours. This guide outlines the offer-making process, detailing each step to help you navigate this crucial stage of your home-buying journey confidently.

STEP ONE

Research and Due Diligence:

- Comparative Market Analysis (CMA):** Your agent will analyze recent sales of similar properties to determine the home's fair market value and help prevent overpaying.
- Property Condition Assessment:** Conduct a pre-offer walkthrough or limited inspection to identify potential issues, which can inform your offer price and contingency strategy.

STEP TWO

Determine Your Offer Price:

- Market Conditions:** Determine if it's a buyer's, seller's, or balanced market, as this affects your offer strategy; be more aggressive in a seller's market.
- Property Condition:** Consider necessary repairs or updates; we will help estimate costs.
- Your Budget:** Adhere to your pre-approved loan amount and budget to avoid overspending due to emotions.

STEP THREE

Craft Your Offer:

Your offer to purchase is a legally binding contract. Key components include:

- Purchase Price:** The amount you're offering.
- Earnest Money Deposit:** A good-faith deposit (typically 1-3% of the purchase price) held in escrow. A larger deposit can signal your seriousness.
- Contingencies:** These are conditions that protect you the buyer and that must be met for the sale to proceed. Conditions like:
 - **Financing Contingency:** Your offer is contingent on securing a mortgage at acceptable terms.
 - **Appraisal Contingency:** The property must appraise at or above the purchase price.
 - **Inspection Contingency:** A satisfactory home inspection. Never waive this lightly.
 - **Sale of Existing Home Contingency (if applicable):** Dependent on the sale of your current home.
- Closing Date:** Your preferred closing date.
- Possession Date:** When you can take possession.
- Inclusions and Exclusions:** Specify which items are included (appliances, fixtures) and excluded (personal belongings).
- Addenda:** Any additional agreements or requests.

OFFER MAKING PROCESS

A STEP-BY-STEP GUIDE

STEP FOUR

Submitting Your Offer:

Your offer is your first formal communication with the seller. I will ensure it's professionally prepared and presented. I will highlight your offer's strengths (pre-approval, deposit) and explain the next steps. We will also work to understand the seller's priorities. Clear communication with your agent is key throughout the process.

STEP FIVE

Negotiation:

- Seller's Response:** The seller can accept, counter, or reject your offer.
- Counteroffers:** If the seller counters, don't panic! This is normal. We will review the counteroffer, prioritize your key terms, and decide where you're willing to compromise. I will help you craft a strategic response. The seller can then counter again and this back-and-forth continues until a final agreement is reached or either party withdraws.
- Multiple Offers:** In a competitive market, you might encounter multiple offers. I can help you navigate this situation, potentially suggesting a strong initial offer, an escalation clause crafted with care, or other tactics.

STEP SIX

Acceptance:

Once all terms are agreed upon, the offer is accepted, and you move forward with the remaining steps of the purchase process (inspections, appraisal, financing).

TIPS:

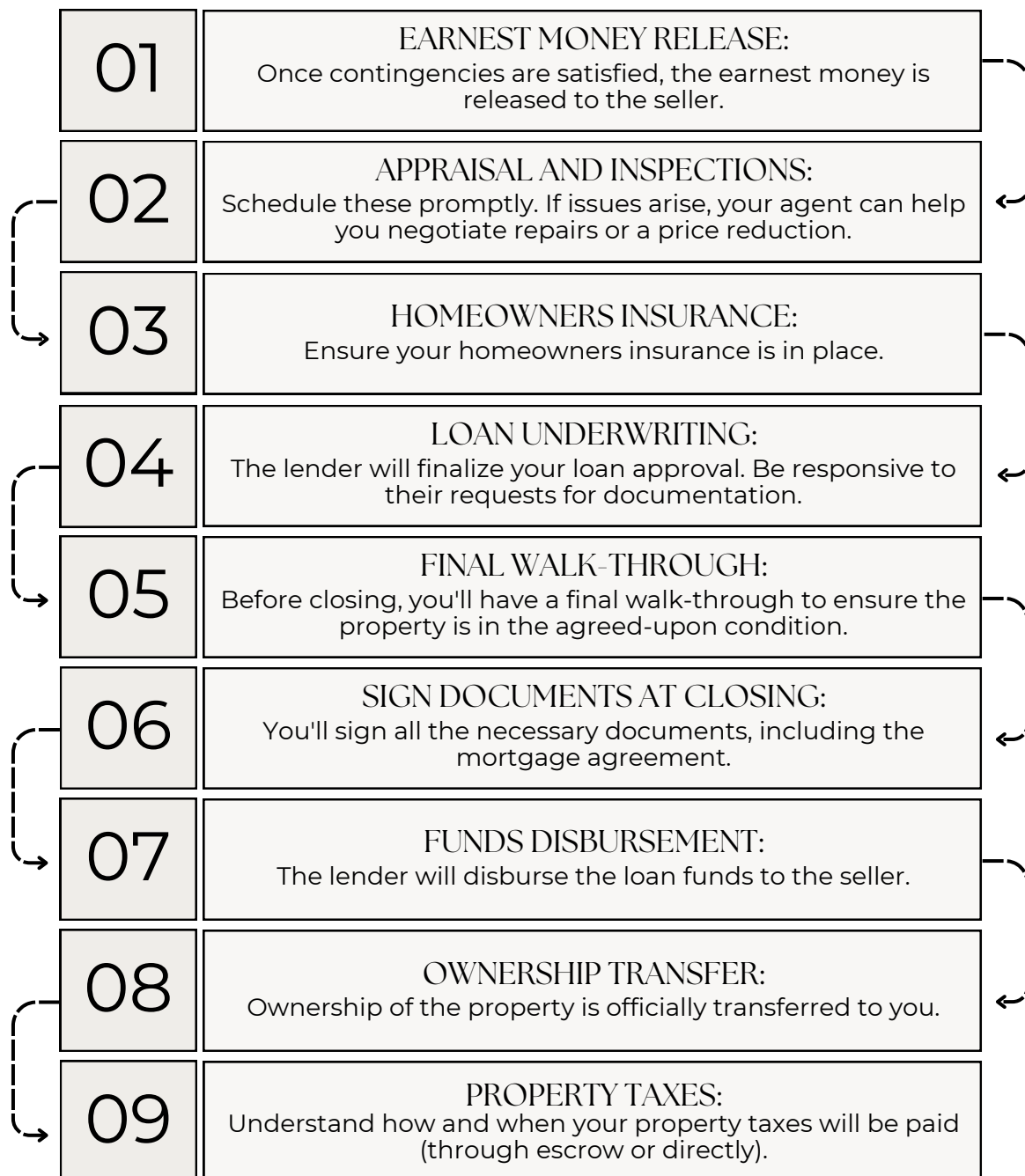
- Being prepared is essential:** Ensure financial readiness, choose the right agent, and conduct thorough market research.
- A thoughtfully designed offer safeguards your interests:** Incorporate necessary contingencies and be strategic about pricing and terms.
- Having a master in negotiation by your side is important:** Be ready to compromise, pay close attention, and rely on your agent's expertise in negotiation.





OFFER ACCEPTANCE TO CLOSING

THE FINAL STEPS





PREPARING FOR CLOSING: YOUR CHECKLIST

FINANCIAL:

- Review Closing Disclosure 3 days before - check for discrepancies!
- Secure certified funds before closing (beware of wire fraud!).
- Confirm loan details and funding.

INSURANCE & UTILITIES:

- Secure homeowners insurance before closing.
- Transfer utilities after closing.

PROPERTY:

- Final walk-through 24 hours before - check repairs and condition.

DOCUMENTS & LOGISTICS:

- Gather all documents (ID, insurance proof).
- Review closing documents before signing.
- Prepare questions.
- Confirm closing time/location.

CLOSING DAY:

- Arrive on time.
- Review and sign documents.
- Celebrate!

AFTER CLOSING

- Keep records.
- Set up payments.
- Review mortgage statement.

NAVIGATING THE BUYER-AGENT AGREEMENT

Before searching for your dream home, it's crucial to establish a solid foundation with the Buyer's Agent Agreement, ensuring a smooth and successful home-buying experience.

WHAT IS A BUYER'S AGENT AGREEMENT?

Before we start searching for your dream home, let's discuss the Buyer's Agent Agreement. This agreement helps us work together smoothly and successfully.

STARTING WITH A SOLID FOUNDATION

Due to the recent NAR settlement, new rules require us to sign this agreement upfront so you have more control, transparency, and clarity over how agent fees are handled. Signing this agreement upfront ensures we are aligned from the start.

KEY ELEMENTS OF THE AGREEMENT:

- **My Services:** I will help you find homes, set up showings, negotiate offers, and guide you through closing.
- **Your Role:** You will be available for showings and make timely decisions.
- **Exclusivity:** You agree to work only with me during our set timeframe, so I can fully focus on your home search.
- **Duration:** The agreement lasts for a set period but can be adjusted as needed.
- **Compensation & the MLS:** Buyer agent compensation is no longer listed on the MLS, but we can still discuss it directly. Sellers and buyers can negotiate these details as part of the transaction.

BENEFITS OF A BUYER'S AGENT AGREEMENT:

- **We're on the Same Page:** The agreement makes everything clear.
- **I'm Your Advocate:** I'm here to support you and protect your interests.
- **Fits Your Needs:** We can adjust the agreement to work for you.
- **Less Stress:** You'll have a pro on your side, making the process easier.

OPEN COMMUNICATION AND NO PRESSURE:

My priority is to ensure you're fully informed and comfortable throughout this process. I encourage you to ask questions and raise any concerns about the Buyer's Agent Agreement. This partnership is built on trust and transparency, and there's no obligation to sign until you're absolutely ready.

MOVING FORWARD WITH CONFIDENCE:

This agreement ensures we work together effectively. Once you're ready to sign, we can officially start your home search!



THANK YOU

Thank you for considering us in your home-buying journey!
Our goal is straightforward:

We want to help you find your perfect home at a great price, within your timeline,
and with minimal stress.

Your dream home is closer than you think, and we are here to help make it happen.
Let's kick off this exciting adventure together! By starting today, we can customize
your home search and soon turn that 'For Sale' sign into your new 'Home Sweet
Home.'

REALTOR®

MELLIE MASSEY

FOUNDER AND TEAM LEAD

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