

THE  
**REAL  
ESTATE  
DUDES**



# ***HOMEBUYER GUIDE***

*A Complete Guide To The Homebuying Process*



# Hey There! We're Peter and Konrad.

*Before you dive deep into our Homebuyer Guide we wanted to quickly introduce ourselves and tell you who we are and what we do at The Real Estate Dudes.*

The Real Estate Dudes is a team of **MOTIVATED** real estate agents with **CREATIVE MINDS** who push the industry standards to the very edge in pursue of a **REIMAGINED REAL ESTATE** experience. We take full control of this journey. We educate, overcommunicate, do exactly what we say we're going to do, while holding our customer's hand through every single step. We are **RELENTLESS** at what we do, with accountability and **EXCEPTIONAL EXPERIENCE** as our priorities. With 15 years of marketing + sales expertise, we put our dancing shoes on and rock to a different tune with uncommon approach using technology to our advantage. We are **AUTHENTIC, HONEST, BOLD**, and we do not stop working until we **SURPASS EXPECTATIONS** in this **RELATIONSHIP**. That's right, you're not a business transaction. **This is The Real Estate Dudes Way.**



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## ***Welcome!***

You are about to embark on the exciting journey of finding your ideal home. Whether it is your first home or your tenth home, we will make your home buying experience fun and exciting.

We can help you find your ideal home with the least amount of hassle. We are devoted to using our expertise and the full resources of our office to achieve these results! Purchasing a home is a very important decision and a big undertaking in your life. In fact, most people only choose a few homes in their lifetime. We are going to make sure that you are well equipped and armed with up-to-date information for your big decision.

Our services are usually free to the buyer, so let's take an exciting journey together!

We're looking forward to meeting your real estate needs every step of the way!

Peter + Konrad

The Real Estate Dudes

# ***The Advantages Of Using The Real Estate Dudes***

## ***YOUR INTERESTS ARE PROFESSIONALLY REPRESENTED***

Enlisting the services of a professional Buyer's Agent is similar to using an accountant to help you with your taxes, a doctor to help you with your health care, or a mechanic to help you with your car. You need a professional to get the job done. We will take care of the hassles of everyday real estate transactions for you. We let you concentrate on your full-time job, while we do our job. We will guide you through the home-buying process and exclusively represent your interests as we help you find a home, present your contract offer, negotiate, and close on your home!

## ***YOU GET A PERSONAL SPECIALIST WHO KNOWS YOUR NEEDS***

Just as your accountant, doctor, and mechanic understand your specific needs, we get to know your real estate needs and concerns. This type of relationship is built through open communication at all times. We will save you a lot of time by providing you all the details about any home before you see it. In addition, we will listen to your feedback and concerns about each home. The advantage of working with us is that you will have a professional agent working to find and secure the ideal home for you. It is much easier to find a home that meets your needs, negotiate a contract, and close the transaction with an experienced agent by your side.

## ***YOU GET ALL THIS AT NO COST TO YOU***

Entering into a Buyer's Agency Relationship with us has countless advantages. You are simply agreeing to "hire" a personal representative who, by law, must represent your best interests to the best of his/her ability. All of this personal service is available at absolutely NO COST TO YOU! The Seller's Broker is responsible for paying your Buyer's Agent fee. You get professional experienced agents devoted to protecting your needs and helping you make one of the most important investment decisions of your life.



# 1 - Get Pre-Approved For A Loan

In this market, an offer for a property must be accompanied by an approval letter from a credible lender. Getting approved for a loan in advance will help you in the following ways:

- Generally, interest rates are locked in for a set period of time. You will know in advance exactly what your payments will be on offers you choose to make.
- You won't waste time considering homes you cannot afford.
- A seller may choose to make concessions if they know that your financing is secured. You are like a cash buyer, and this may make your offer more competitive.
- Lenders can tell you whether you qualify for any special programs that will enable you to afford a better home (particularly if you're a first-time buyer)

## **HOW MUCH HOME CAN YOU AFFORD?**

- There are three key factors to consider:
- The down payment
- Your ability to qualify for a mortgage
- The closing costs associated with your transaction.
- Your personal comfort level, a difference between "can" afford and "prudent" decision.



## **DOWN PAYMENT REQUIREMENTS:**

Most loans today require a down payment of between 3% and 10.0% depending on the type and terms of the loan. If you are able to do a 20%+ down payment, your offer will be a lot stronger. Sellers like to see offers with large downpayments. Also, with 20% downpayment, you won't have to pay mortgage insurance.

## **CLOSING COSTS:**

You will be required to pay fees for loan processing and other closing costs. These fees must be paid in full at the final settlement unless you are able to include them in your financing. Typically, total closing costs will range between 3-6% of your mortgage loan.

## **2 - View Homes And Select THE ONE**

One of the most exciting aspects of buying a home is looking at different properties in your price range and seeing houses in all sizes, conditions, and styles. It's the best real estate education of all.

### **HOW MANY TO SEE?**

How many homes should you plan to view before you make a decision? That's up to you, and will depend on the neighborhood, the market, and your specific requirements. With all the homes on the market at any given time, the key is to focus your efforts on suitable properties. We will help by eliminating homes that don't meet your criteria - and tracking down those that do.

### **WHAT TO EXPECT?**

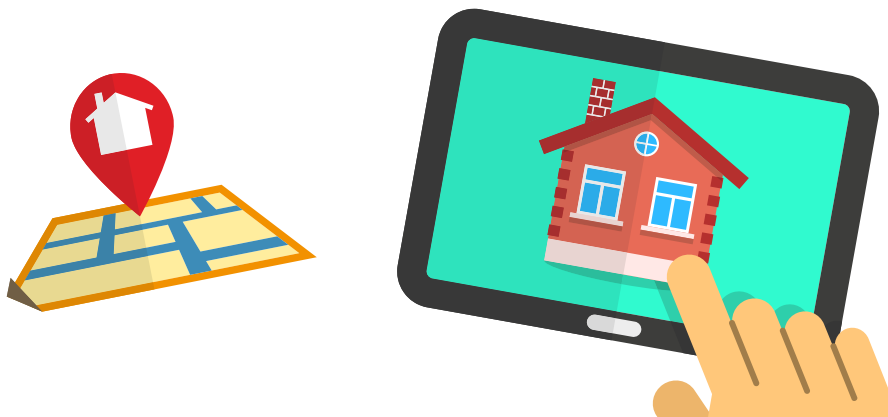
We'll be happy to show you any house that's on the market. Once you're ready to view a property, here's what you can expect:

### **BEFORE SHOWINGS**

Let us know early - a lot of sellers ask for 24h notice. Plan to spend around 15 minutes looking at each property. Allow for travel time. Wear shoes that slip off easily as many sellers ask potential buyers to remove shoes before viewing.

### **DURING SHOWINGS**

Pay attention to the home's curb appeal, floor plan and overall amenities. Take notes, ask questions and make comments that help us understand your needs and what you like and don't like about the home. Be considerate of the owners, who may or may not be present during the tour.



### ***3 - Make An Offer And Negotiate With The Seller***

Once you have found the home you wish to purchase, you will need to determine what offer you are willing to make for the home. It is important to remember that the more competition there is for the home, the higher the offer should be, a lot of times exceeding the asking price. Remember, be realistic. Make offers you want the other party to sign!

To communicate your interest in purchasing a home, we will present the listing agent with a written offer. When you write an offer you should be prepared to pay an earnest money deposit. This is to guarantee that your intention is to purchase the Property.

After we present your offer to the listing agent it will either be accepted, rejected, or the seller will make a counteroffer. This is when we will negotiate terms of the contract if necessary.

The step-by-step contract procedure for most single-family home purchases is standard. The purchase agreement used is a standard document approved by our local Board of Realtors.

The purchase agreement or contract constitutes your offer to buy and, once accepted by the seller, becomes a valid, legal contract.



## 4 - Home Inspection

If you are purchasing a property, we highly recommend that you have a professional home inspector conduct a thorough inspection. The inspection is not designed to criticize every minor problem or defect in the home. It is intended to report on major damage or serious problems that require repair. Should serious problems be indicated, the inspector will recommend that a structural engineer or some other professional inspect it as well.

A home cannot “pass or fail” an inspection, and your inspector should not tell you whether he/she thinks the home is worth the money you are offering. The inspector’s job is to make you aware of repairs that are recommended or necessary so that you can continue to make an informed decision.

The seller may be willing to negotiate completion of repairs, a credit for completion of repairs, or you may decide that the home will take too much work and money. A professional inspection will help you make a clear-headed decision. In addition to the overall inspection, you may wish to have separate tests conducted for termites or the presence of radon gas.

In choosing a home inspector, consider one that has been certified as a qualified and experienced member by a trade association. As your Buyer’s Agent, we can recommend several professional home inspectors for you to consider, and we will attend the inspection. We recommend being present at the inspection and hiring an inspector that is familiar with the type of property you are intending to purchase and its immediate surroundings. You will be able to clearly understand the inspection report and know exactly which areas need attention. Plus, you can get answers to many questions, tips for maintenance, and a lot of general information that will help you once you move into your new home. Most important, you will see the home through the eyes of another objective third party.





## 5 - What We're Doing While You Wait

Here's what is happening behind the scenes from the time you sign the contract until the closing day. Our job is to coordinate all of these activities with the relevant players and make sure the lines of communication are open and working smoothly.

**Coordination** - There are multiple deadlines that have to be met. Delivering initial and second deposits, getting a home inspection done, negotiating terms, securing a loan, filing forms specific to your purchase - these all have their own deadlines, and we make sure that the entire process is as smooth and as painless for you as possible.

**Mortgage Approval** - There are two components of this process that will require facilitation by the participating agents. The first is the appraisal. Your lender will hire an approved appraiser who they consider to be a neutral third party. This appraiser will visit the property and prepare a detailed report determining its fair market value. The listing agent will provide access to the property, yet has no input or influence into the final outcome. In the case of a condominium, there is often a questionnaire to be completed by the Management Company We will track this process so that there are no delays in obtaining timely mortgage approval.



**Title Exam** - The attorney will hire a title examiner to ensure that the seller will be able to convey "a clear and marketable title" to the property. This becomes the basis by which the attorney is able to certify title, thereby making it possible for title insurance to be purchased.

**Insurance** - You will be responsible for purchasing your own hazard insurance, and if a lender is involved, proof of that policy must be provided to the lender or lender's attorney prior to the closing.

**Pre-Closing Walk-Through** - The final walk-through is usually scheduled for the day of the closing. This gives the buyer a chance to ensure that the sellers have moved out and left the property "broom-clean" and in substantially the same condition it was at the time the offer was made. If any repairs were to be done prior to closing, this gives the buyer an opportunity to confirm that they were completed before the property changes hands.

## 6 - Closing

If you've efficiently taken care of everything connected with purchasing your new home, the experience of taking ownership will be a positive joy with no surprises.

A "closing" is where we meet with some or all of the following individuals: the Seller, the Seller's agent, a representative from the lending institution and a representative from the title company, in order to transfer the property title to you. The Purchase and Sale contract you signed describes the property, states the purchase price and terms, sets forth the method of payment, and usually names the date and place where the closing or actual transfer of the property title and keys will occur.

If financing the property, your lender will require you to sign a document, usually a promissory note, as evidence that you are personally responsible for repaying the loan. You will also sign a mortgage or deed of trust on the property as security to the lender for the loan. The mortgage or deed of trust gives the lender the right to sell the property if you fail to make the payments. At closing, you will be required to pay all fees and closing costs in the form of "guaranteed funds" such as a Cashier's Check. Your escrow officer will notify you of the exact amount before closing.



# CONGRATULATIONS

*You Are Officially A Homeowner*



## ***What Others Say About Us***

"Absolutely wonderful team. They took fantastic pictures and made a wonderful advertisement about my house. The advertisement created a lot of customer interest and traffic to the house. Konrad was very professional, responsive and also helped me with requested repairs and updates. With this team the unpleasant process of selling the house was a piece of cake."

"Thanks to Konrad and Piotr we were able to get the top \$\$\$ for our house. Our house sold within 2 days and 10 offers to pick from. Their preparations, from a professional photographer, virtual tour to 365 video, not to mention the drone video were an absolute hit. Konrad and Piotr are more than full time real estate agents who are passionate about real estate. They listen, they deliver and sell within hours. Total professionals that focus on honesty and results. Highly recommended!"

"Konrad and his team were a real game changer in my property selling experience. Out of the gate these guys came prepared with a marketing plan which produced four over asking offers within 24 hours of listing. Their response time is second only to Alexa, and even that's questionable. Whether you're buying or selling, give Konrad a try for a guaranteed twenty first century experience!"

"Konrad not only suffered through countless home walkthroughs, he also offered honest opinions about the places we were looking at, which really gave the impression that he had our best interests in mind. When it came to closing he was able to negotiate hard and get us the price we felt was right. Will be using him again in the future!"

"Konrad is the epitome of a professional and a fantastic realtor. He walked me through the entire process, from putting the house on the market to getting it sold. Anytime I had a question, he had an answer. Great experience and highly recommend working with him!"

"Hands down THE BEST REAL ESTATE TEAM IN THE STATE!  
Incredible communication, professionalism, market knowledge.  
Pleasure working with these guys. Real Estate experience how it truly should be."

