



YOUR GUIDE TO HOMEOWNERSHIP

EVERYTHING YOU NEED
TO KNOW ABOUT BUYING
A HOME.



LA CASA
— GROUP —

kw METROPOLITAN
KELLER WILLIAMS. REALTY

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A SOUND DECISION

Investing in a home is one of the most important decisions you'll make. So much more than a roof over your head, your home is where life unfolds and memories are made, all while building a financial foundation for your future.

Deciding how you'll navigate your journey to homeownership is equally critical to the agent you work with. As someone who's been in your spot before, I'm familiar with what's cycling through your mind, and as a real estate agent, I've mastered the ins and outs of the buying process. When you work with me, you'll benefit from my experience, and together we'll work toward making sound, smart decisions for your future.



Your needs drive how and when we find your next home. From this day forward, everything I do will be motivated by your goals and how you imagine your life taking place in your new home. Once I get an understanding of where you see yourself, finding your dream home will move quickly, and with minimal interruption to your daily life.

VISUALIZE YOUR DREAM SCENARIO FOR BUYING YOUR HOME.

WHAT'S THE ONE THINGS THAT HAS TO HAPPEN TO MAKE THAT DREAM SCENARIO A **REALITY**?

HOW CAN I MAKE THAT HAPPEN FOR YOU?

WHY IS THAT IMPORTANT TO YOU?

IF WE COULD ADD JUST ONE MORE THING TO MAKE THIS PROCESS EVEN **BETTER**, WHAT WOULD IT BE?

WHY IS THAT IMPORTANT TO YOU?



YOUR **NEEDS**

COME **FIRST**

BUILD YOUR PREFERENCE PROFILE

THE BASICS

Have you considered who my main contact will be?

What timeline would you like to strive for?

Have you looked into getting pre-approved for a home loan?

Have you thought about the price range you'd be comfortable with?

If I found a home today that checked all of your boxes, could you see yourself making a move sooner rather than later?

THE WHAT, THE WHEN, THE HOW – LET'S TAKE ABOUT THE BEST WAY TO GET IN TOUCH.

WHAT IS YOUR FAVORITE WAY TO RECEIVE INFORMATION OR UPDATES?

Select all that apply

- ☐ Email
- ☐ Call
- ☐ Text

WHAT IS YOUR FAVORITE WAY TO RECEIVE INFORMATION OR UPDATES?

Select all that apply

- ☐ Email
- ☐ Call
- ☐ Text

WHAT IS YOUR FAVORITE WAY TO RECEIVE INFORMATION OR UPDATES?

Select all that apply

- ☐ Morning
- ☐ Noon
- ☐ Afternoon
- ☐ Evening
- ☐ Anytime

AS UPDATES ARISE, HOW OFTEN DO YOU PREFER TO BE NOTIFIED?

- ☐ ASAP
- ☐ In a few hours
- ☐ That day
- ☐ Every few days

YOUR HOME WISH LIST

TO BEGIN

Who will be living in this home?
Let's list adults, children, and pets that
will inhabit the space.

What are the non-negotiables for your
home?

If you had to name your top five
non-negotiables, what would they be?

Beyond your top five needs, what is
something you really want?

Do you have a preference for the year
the house was built?

Do you want a house in move-in
condition or are you willing to do some
work on it?

When people visit your home, what do
you want it to say about you?

Are there any specific features
that would make your next house
feel instantly like home?

Will you require accessibility
options?



YOUR HOME WISH LIST

EXTERIOR

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what square footage would adequately cover your living space?

How many stories do you prefer?
What lot size are you looking for?
What architectural styles are you drawn to?

What type of exterior siding appeals to you?

Do you want a porch, deck, or both?
What are you looking for in terms of a garage [e.g., attached, carport, etc.]?

What type of driveway or vehicle entrance/exit will you require?



Do you want a swimming pool or a hot tub?

Are you looking for any structures such as a greenhouse or shed?

Do you need special outdoor arrangements for pets? [e.g., a dog run, fenced-in yard, etc.]

What other exterior features are important to you?

YOUR HOME WISH LIST

INTERIOR

What style do you envision for the interior of your home? (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.)?

What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?

In general, what are your preferences for the interior?

BATHROOMS

How many bathrooms do you need?

What are your needs for each of the bathrooms?

Will any bathroom need to serve a specific purpose (powder room, swimming pool access, fit for small children, accessibility specifications)?

KITCHEN

What are your general preferences for the kitchen?

What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?

What finishes do you like (e.g., countertops, flooring, cupboards, sink, appliances, etc.)?

Will your kitchen need to accommodate anything with custom measurements (beverage cooler, island, farmhouse sink, butcher block countertop)?

BEDROOMS

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the owner's suite?



YOUR HOME WISH LIST

LIVING ROOM/FAMILY ROOM

What are your general preferences for your living and family room(s)?

What size room(s) do you have in mind?

Do you prefer your living and family room(s) to be separate and intended for different purposes?

Do you want a fireplace?

What other living areas are you looking for? (e.g., playroom for children, studio, mud room)
What else do you see for living areas?

DINING ROOM

Would you like the dining room to be part of the kitchen configuration?

What about the living room – how should it be situated with regard to the dining room?

What size dining room table do you have? Is there other dining room furniture I should take into account?



YOUR NEIGHBORHOOD PREFERENCE

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?



GETTING TO KNOW THE NEIGHBORHOOD



Your neighborhood is an extension of your home. Neighbors, surroundings, and access to everyday things can and should factor into your decision. Once we narrow down the neighborhoods you're most interested in, I'll send you information on homes that look like a good fit.

HOW **BUYING** A HOME **WORKS**

1 **PARTNER WITH AN AGENT**

- Absorb their local insight
- Get to know neighborhood inventory levels
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

2 **GET PRE-APPROVED FOR A LOAN**

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter
- Acquire a property disclosure from the seller

3 **FIND YOUR NEW HOME**

- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Eliminate homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

4 **MAKE YOUR OFFER AND NEGOTIATE THE TERMS**

- Review contract terms and time limit for offer
- Negotiate purchase price
- Choose a title company
- Shop home insurance options
- Prepare for down payment, earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent

5 UNDER CONTRACT

- Secure a home loan ***more details to follow**
- Acquire home insurance and send proof to your lender.
- Request a list of what conveys with the property
- Schedule home inspection and negotiate repairs
- Order an appraisal
- Neutralize any contingencies. **[Home inspection, due diligence, financing commitment]**
- Conduct a title search
- Schedule your closing
- Solidify both contract effective date and allowable move-in dates
- Certify funds for closing
- Stay in close contract with your agent, lender, and title company

6 BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve a moving company and set a moving date
- Change your address through USPS, your bank, and other instances
- Set up your utilities to be activate or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender and title company

7 CLOSING DAY: WHAT TO BRING

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment.
- Bring a printed confirmation of your wire transfer
- Government-issued photo ID(s)
- Social Security numbers
- Home addresses from the last 10 years
- Proof of homeowner's insurance
- Your copy of the contract
- Your checkbook

8 CLOSING DAY

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- Get your keys – congrats, it's all yours!

Stay in touch with your agent for current or future recommendations regarding your new home

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

HAVE-ON-HAND

- ☐ Get pre-approved for your loan
- ☐ Copies of your federal tax returns and W-2's from the last two years
- ☐ The names and addresses of your employers over the last two years, compiled into one list
- ☐ Last three months of Divorce/separation decree bank statements
- ☐ A copy of your real estate agreement
- ☐ The names and addresses of your landlords over the past two years
- ☐ Divorce/separation decree
- ☐ Child support papers
- ☐ Bankruptcy, discharge of bankruptcy papers

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
- ✗ 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
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REAL REAL VALUE EXPERIENCE

MY PROMISE



CINTHIA ULLOA
Owner and Team Lead
La Casa Group

When you choose to work with me, you're partnering with a trained agent that has the backing of the world's largest real estate company, consisting of 180,000+ associates around the globe. That puts your search in the hands of the largest, most resourceful real estate network.

And, by choosing to partner with me and the Keller Williams family, you gain access to a suite of technology that keeps you informed and engaged with what's happening in the neighborhoods you're eyeing.

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.

5+

YEAR IN BUSINESS

141

TOTAL CLIENTS SERVED

36

CLIENTS SERVED IN 2023

\$1.79M

SALES VOLUME IN 2023

CREDENTIALS

BA Business Administration
Bryant University

ALC Member (Top 20%)
KW Metropolitan

kw METROPOLITAN
KELLERWILLIAMS. REALTY



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

MY COMPETITIVE ADVANTAGE

INDUSTRY INSIDER

Facilitator, negotiator, teacher, cheerleader, confidant – a good agent wears all the hats. In my years with Keller Williams, honing these skills has helped me develop relationships of value.

LOCAL EXPERT

I've become something of an area expert. Aside from knowing this market inside and out, being involved in the community has shown me what makes it unique. The personalities and the places, the new and the established, the good and that-which-has-seen-better-days-all feed my local knowledge and will help you when decision time comes.

TECH-ENABLED

Based on customer and agent feedback gathered from all over the world, we developed a suite of leading edge, customer-centric tools that work in your favor, complementing your experience for faster, best-in-class results. With a massive amount of data at my fingertips, I'm able to foresee even the smallest microtrend coming down the pike, giving you the full story before you proceed.

THE PROOF IS IN MY NUMBERS

85%

higher on average
than market from
contract to closing

77#

days to find dream
home

56#

of days lower on
average than market

77#

closed sales volume

141

closed sales
transactions

56%

business earned from
repeat customers and
referrals

YOUR TRUSTED PARTNER

From the day you partner with me, and even past the day you step foot in your new home, consider me your dedicated real estate adviser. Whatever you need, I have the resources and expertise to guide your decisions. Throughout your transaction, you can come to me for both the little things and the important steps, like comprehensive home insurance and competitive financing – I have the inside edge on both.

After your purchase, ask me to recommend fully vetted service specialists or about how you can care for your home. Further down the road, should you ever want to sell, I'll be your trusted point person. You'll always have my number, and I'll always be ready to spring into action; just say the word!



WHAT OUR **CLIENTS** SAY ABOUT US?

"Cinthia was amazing to work with, I had never met her in my life and one day I received a cold call about selling our home 3 years ago. She followed up with me every 30 days and her polite, professional persistence is why we chose to sign with her as her client. We had tried unsuccessfully with another agent 10 years earlier and the time had come to try again. Cinthia met with us, explained how the process and schedule would work, she was 100% accurate on what we would list for and ultimately sell for in the timeframe she laid out. She crushed it!! It was a pleasure to work with her and we will seek her out when the next time arrives. I honestly could not give an example of anything that would be a detractor. The entire experience working with Cinthia was a **world class experience!**"



Bob Kelly



"She **performed above and beyond** our expectations. She is professional, available at all times and calm in her approach... It was her determination and aggressive confidence that stood out. We have spoken of her and referred her to friends and family should they need a solid realtor who just knows her business."



Linda Collins Borrelli



"I recently had the absolute pleasure of selling my property with an exceptional realtor who far **surpassed my expectations**. Cinthia Ulloa turned what was initially a discouraging experience with a previous realtor into an impressive and positive one that I feel compelled to share..."



Tom Hoey (*Bought and sold homes since 2023*)



KNOWLEDGEABLE NEGOTIATOR SUPPORTIVE
TRUSTWORTHY **PROFESSIONAL** POSITIVE
CARING DETAIL-ORIENTED CONFIDENT RESPONSIVE

"Cinthia is simply amazing!! ... She communicates well with not only you, but also to other professionals that are involved; ie other realtors, sellers, buyers, home loan lenders etc. If you communicate your needs/want, **she will deliver**. She goes out of her way to get information and details to you promptly. Cinthia is indefinitely my realtor moving forward. We just purchased our new home with her help and now in the process of selling our other property. I highly recommend her as a realtor! I will be using Cinthia's services in the future if the opportunity presents itself again..."



Keyla Gervais



"I truly cannot speak highly enough of Cinthia. When I was first looking to buy, my budget was low, and she did not hesitate to take me on as a client. From that point she took the time to find exactly the right fit for what I needed, keeping my best interest in mind throughout. She has been a resource for all questions real estate since then, providing helpful answers and property tools. It's been over a year since I purchased my condo through her, and she has **maintained the same thoughtfulness and client care** that I experienced when we first met! Please do not hesitate to contact her when you're on the hunt for a new home."



Amy Anderson (*Bought a home in 2019 in NH*)



A PROMISE TO YOU



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.

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

A PROMISE TO THE COMMUNITY

WE LIVE HERE, WE GIVE HERE



RED DAY

RED Day, which stands for Renew, Energize and Donate, is our annual day of service. Each year on the second Thursday of May, we celebrate RED Day as a part of our legacy worth leaving. Making a difference in the lives of others and bettering the communities that we serve lies at the heart of the Keller Williams culture.



ENRICHING OUR COMMUNITY

Habitat for Humanity in New Hampshire embodies a value close to my heart: HOME. It's where the heart is and the more people who have a home, the more our community can thrive. Each year, I join forces with other like-minded folks and contribute what I can to ensure a strong future for the residents of our town.



YOUR COMMUNITY SERVICE

Habitat for Humanity in New Hampshire embodies a value close to my heart: HOME. It's where the heart is and the more people who have a home, the more our community can thrive. Each year, I join forces with other like-minded folks and contribute what I can to ensure a strong future for the residents of our town.

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.



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

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:

- Maximum of four people per appointment (five including myself)
- General symptoms assessment upon arrival (including temperature check)
- Masks to be worn over the nose and mouth at all times while on property
- Disposable shoe coverings to be worn at all times while inside the house
- Appointments will last no more than an hour
- Majority of discussion will take place in well-ventilated areas
- High-touch surfaces will be disinfected after showing
- All follow-up paperwork will be conducted digitally

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

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.

THE BOTTOM LINE



COMMONLY USED TERMS

ANNUAL HOUSEHOLD INCOME

Collective income from everyone in your household before taxes or other deductions are taken, investment income or dividends, Social Security benefits, alimony, and retirement fund withdrawals.

APR

APR refers to the annual percentage rate, which is the interest rate you'll pay expressed as a yearly rate averaged over the full term of the loan. APR includes lender fees in the rate, so it's usually higher than your mortgage interest rate.

APPRAISAL

A written justification of the price paid for a property, primarily based on an analysis of comparable sales of similar homes nearby.

APPRAISAL

An opinion of a property's fair market value, based on an appraiser's knowledge, experience, and analysis of the property. Since an appraisal is based primarily on comparable sales, and the most recent sale is the one on the property in question, the appraisal usually comes out at the purchase price.

APPRAISAL

Generally 2 to 5 percent of the purchase price include lender fees, recording fees, transfer taxes, third-party fees such as title insurance, and prepaids and escrows such as homeowner's insurance, property taxes, and HOA fees.

CLOSING DISCLOSURE

A document that provides an itemized listing of the funds that were paid or disbursed at closing.

DEED

The legal document conveying title to a property.

DOWNPAYMENT

A cash payment of a percentage of the sales price of the home that buyers pay at closing. Different lenders and loan programs require various down payment amounts such as 3 percent, 5 percent, or 20 percent of the purchase price.

EARNEST MONEY DEPOSIT

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow account after a seller accepts their offer. Buyers do this to show the seller that they're entering a real estate transaction in good faith.

ENCUMBRANCE

Anything that affects or limits the fee simple title to a property, such as mortgages, leases, easements, or restrictions.

EQUITY

A homeowner's financial interest in a property. Equity is the difference between the fair market value of the property and the amount still owed on its mortgage and other liens.

ESCROW

Putting something of value, like a deed or money, in the custody of a neutral third party until certain conditions are met.

HOMEOWNERS ASSOCIATION FEE (HOA)

A fee required when you buy a home located within a community with an HOA that typically pays for maintenance and improvements of common areas and may include the use of amenities.

HOMEOWNERS INSURANCE

Insurance that provides you with property and liability protection for your property and family from damages from a natural disaster or accident. Lenders usually require borrowers to buy homeowner's insurance.

HOME WARRANTY

A contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as the furnace, air conditioning, plumbing, and electrical systems.

LENDER FEES

Part of the closing costs of a home purchase and may include an application fee, attorney fees, and recording fees. The lender's underwriting or origination fee is usually 1 percent of the loan amount.

LOAN TYPES

Mortgages have different terms ranging from 10 to 30 years and are available with fixed or adjustable interest rates. Your lender can discuss down payment, insurance, credit requirements, and other specifics of various loan types.

MONTHLY DEBT

The minimum payment on credit card debt; auto, student, and personal loan payments; and alimony or child support. Rent or mortgage for a property that you will pay after your home purchase must also be included.

MORTGAGE

A loan from a bank, credit union, or other financial institution that relies on real estate for collateral. The bank provides money to buy the property, and the borrower agrees to monthly payments until the loan is fully repaid.

MORTGAGE INSURANCE

Insurance that protects the lender and repays part of the loan if the borrower defaults and the loan can't be fully repaid by a foreclosure sale. Usually required on loans with less than a 20 percent down payment.

PROPERTY TAXES

Typically imposed by local governments on real property including residential real estate. The tax rate can change annually, and the assessed value of your property is usually recalculated annually.

LENDER FEES

Prepays are expenses paid at the closing for bills that are not technically due yet, such as property taxes, homeowner's insurance, mortgage insurance, and HOA fees.

LENDER FEES

Any closing costs charged by someone other than your lender, typically including fees for an appraisal, a property survey, a title search, owner's and lender's title insurance, and sometimes an attorney.

HERE'S HOW YOU CAN GET IN TOUCH WITH ME



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