



Your Guide to Homeownership

*Everything you need to know about
buying a home.*

WHAT'S INSIDE

- Your Dream Home
- Your Preferences
- Your Neighborhood
- Buying Process
- Our Promise
- Glossary



LA CASA
GROUP

kw METROPOLITAN
KELLER WILLIAMS. REALTY



Why Choose La Casa Group?



WE MOVE FAST.

For buyers, it means quick showings, strategic offers, and never missing a great home.



WE MAKE IT EASY.

You'll always know what's happening and what comes next. From trusted vendor referrals to honest guidance and fast answers, we handle the details so you can focus on what matters most.



WE GIVE BACK.

Home is about more than a transaction — it's about community. When you close with us, we'll donate \$100 to the charity of your choice to celebrate that spirit of giving back.

YOUR GUIDE TO

Buying Smarter

Buying a home is more than just a financial decision. It's about finding a space that feels like yours. A place to rest, grow, and build the life you want.

At La Casa Group, we've helped hundreds of buyers navigate this journey with clarity and confidence. Whether it's your first time or your fifth, we'll walk you through every step, explain what matters, and keep things moving forward without the overwhelm.

This packet is your starting point. It outlines what to expect, what to watch for, and how we'll make the experience as simple and smooth as possible.



Your Needs Come *First*

No two buyers are the same. Your home search should reflect that. Our job is to listen closely, understand your goals, and tailor the process around what you need — not just what the market says you should do.

We'll kick things off by talking through your vision:

- 1.** What does your ideal home look like?
- 2.** What absolutely needs to be there?
- 3.** What would make this process feel smooth instead of stressful?

This is where the relationship starts. With your dreams, your lifestyle, and your next chapter. Once we understand where you're headed, we'll work quickly and confidently to help you get there.



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 talk 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

When is your favorite time 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

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.]?

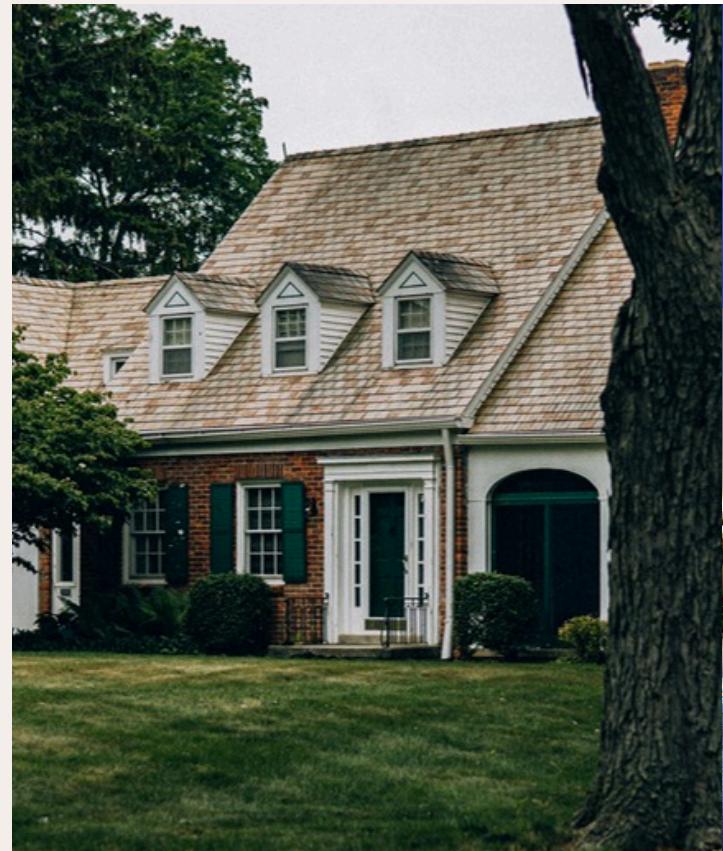
What type of driveway or vehicle entrance/exit will you require?

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?



BEDROOMS

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the owner's suite?

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)?

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?

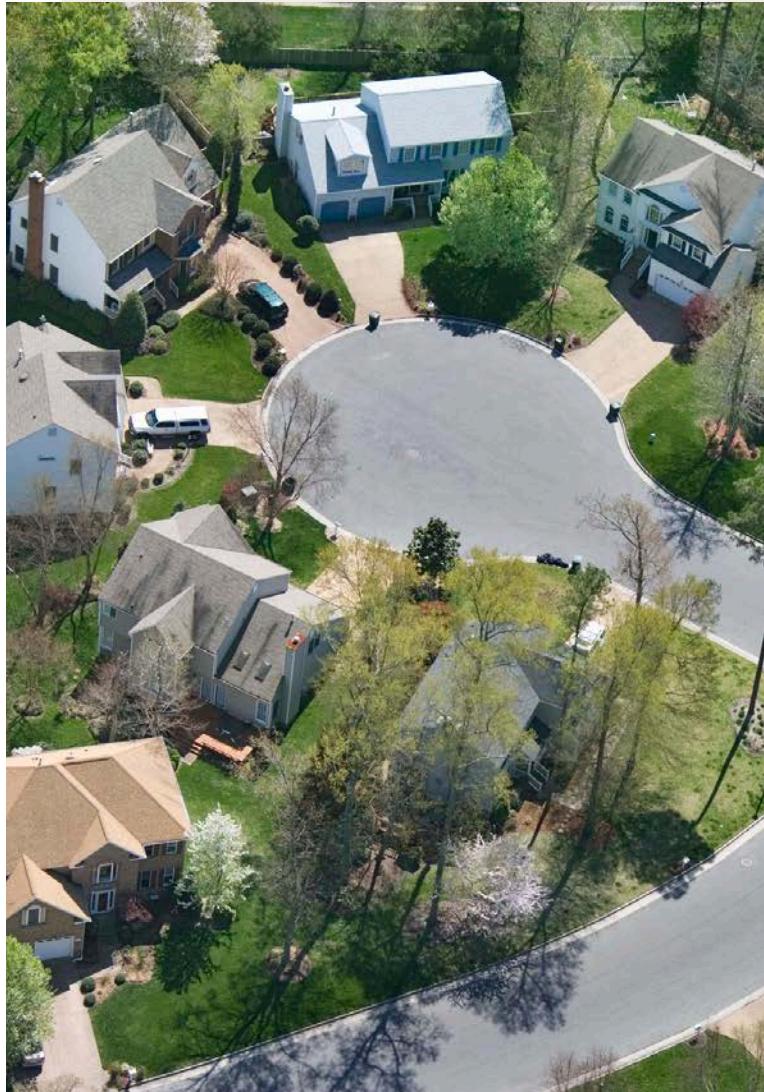
If applicable, what school districts do you prefer?

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. Based on what you've shared so far, I pulled real-time stats and insights to compare a few areas. 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

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
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

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

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. Keller Covered streamlines finding the best insurance to fit your needs
- Request a list of what conveys with the property
- Schedule home inspection and negotiate repairs
- Order an appraisal
- Acquire a property disclosure from the seller
- Neutralize any contingencies.
- 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
- 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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Why Local Knowledge Matters



CINTHIA ULLOA

Owner and Team Lead of La Casa Group

I've lived and worked in Southern New Hampshire and the Merrimack Valley for years. I know this area like the back of my hand. From quiet, tucked-away neighborhoods to vibrant downtowns, I'll help you find the spot that fits your lifestyle, your commute, and your long-term goals.

At La Casa Group, we don't just open doors. We give you honest advice, trusted referrals, and market insight that helps you make smart decisions now and years down the road.

Proudly affiliated with
Keller Williams
Metropolitan and a top
20% ALC member.

This isn't just about finding a house. It's about helping you start your next chapter in a place that feels like home.

LA CASA BY THE NUMBERS

175+

families helped
across NH & MA

36+

buyers guided in the
past year

110+

5 star reviews
on Google

6+

years of experience
helping clients in
every kind of market

56%

of our business comes
from repeat clients
and referrals

100%

commitment to clear
communication, fast follow-
up & local expertise

The Advantage of *Working With Us*

WE WEAR ALL THE HATS SO YOU DON'T HAVE TO.

As your agent, I'm not just opening doors. I'm a negotiator, guide, problem-solver, and advocate. Whether it's explaining a confusing contract or making sure your offer stands out, I'm here to handle the details so you can focus on the big picture.

WE KNOW THIS MARKET INSIDE AND OUT.

We live here. We work here. We've helped dozens of buyers across Southern New Hampshire and the Merrimack Valley. We know what's happening in the market before it hits the listings.

WE USE TECH THAT WORKS.

We combine the tools of a top brokerage with the personal attention of a small team. That means you get the data and support you need without the overwhelm.

When you work with La Casa Group, you're informed, prepared, and fully supported every step of the way.



Your Trusted Partner



From the moment we meet to long after you've moved in, I'll be here as your go-to real estate guide.

Need a recommendation for movers or a trusted lender? I've got you. Not sure how to navigate insurance, inspections, or next steps? I'll break it down. My job is to make sure you never feel like you're figuring it out alone.

And once you're settled, I'm still just a text away. Whether it's a home repair referral or a big life change that has you thinking about moving again, I'll be ready.

Because when I say I'm in your corner, I mean it.

What Our Clients Say About Us

"Cinthia crushed it. We'd tried selling before without success — this time we closed in 6 days."

— Bob K.

"Cinthia and her team made selling our home effortless—attentive, responsive, and professional from start to finish. We couldn't imagine a smoother experience." — John M.

"Cinthia doesn't just sell houses—she changes the whole experience. We went from feeling stuck to feeling seen, heard, & finally sold. In 6 days."

— Linda C.

"I recently had the absolute pleasure of selling my property with an exceptional realtor, Cinthia, who far surpassed my expectations."

— Tom H.

"If you communicate your needs/want, Cinthia will deliver. She goes out of her way to get information and details to you promptly."

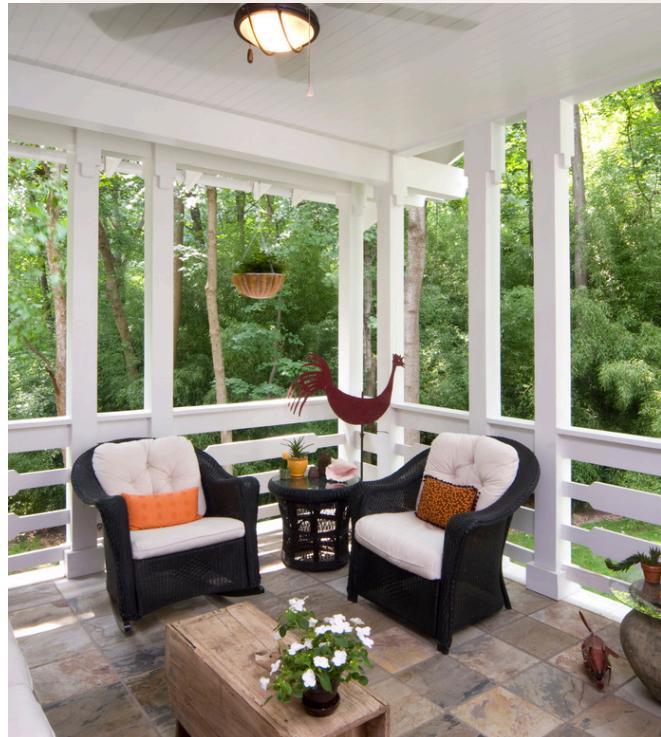
— Keyla G.

"Cinthia took the time to find exactly the right fit for what I needed, keeping my best interest in mind throughout."

— Amy A.



Our Promise To You



We believe in overcommunicating. We treat every question like it matters. We show up prepared and always do what's best for you — even when it's not the easiest route.

When you work with La Casa Group, you won't feel left in the dark. We'll walk with you, negotiate for you, and support you every step of the way.

You deserve a home-buying experience that feels exciting instead of exhausting. That's our promise.



We act quickly
and proactively



We tell you the
truth — not what
you want to hear



We're bilingual
and deeply
connected in
the community



We don't do fluff.
We do clarity

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.

The *Bottom Line*

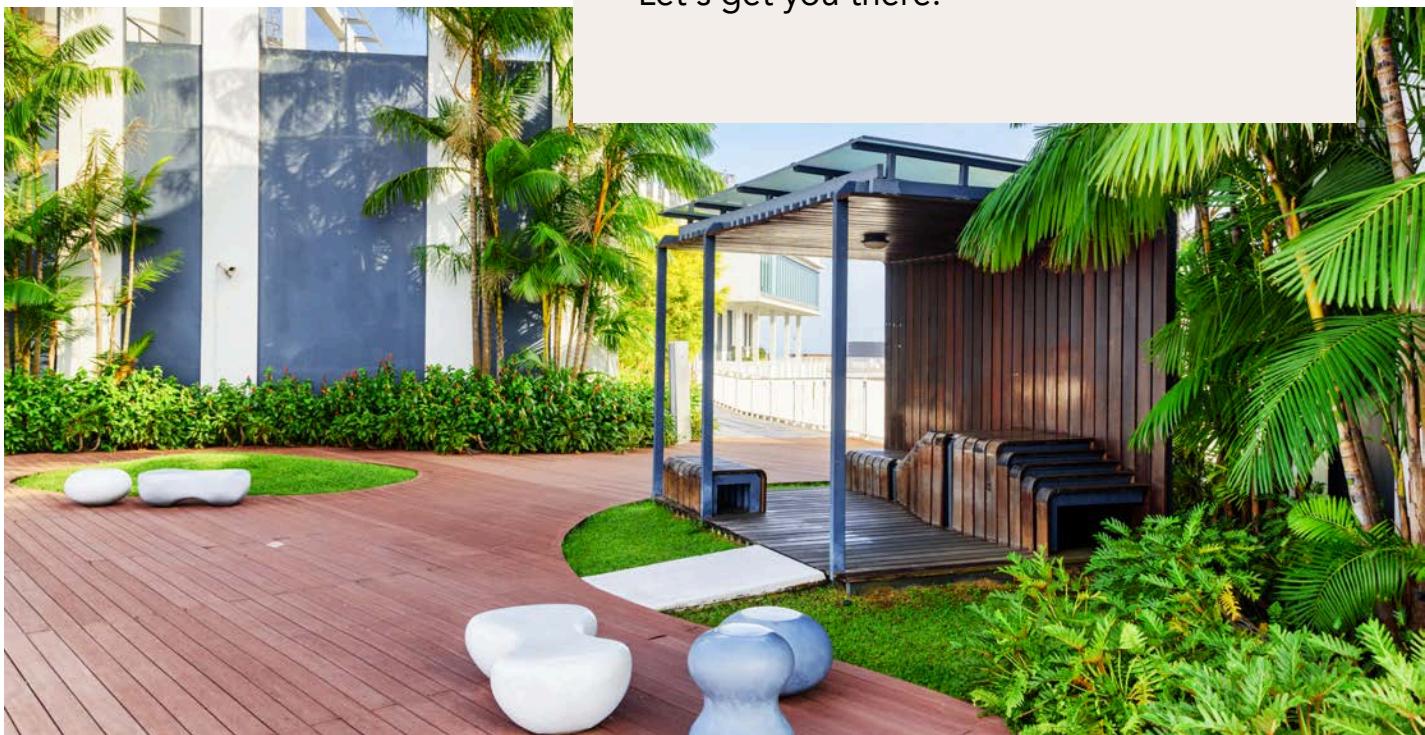


Buying a home is a big deal. It can feel overwhelming, especially if you're trying to figure it out on your own.

That's why we're here — to make the process simple, clear, and tailored to you. From the first search to the final signature, we'll guide every step, answer every question, and keep things moving.

You're not just working with an agent. You're working with a team that sees the big picture and cares deeply about getting you home.

Let's get you there.



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

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.

CLOSING COSTS

Generally 3 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

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.

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.



HERE'S HOW YOU CAN
GET IN TOUCH WITH ME

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