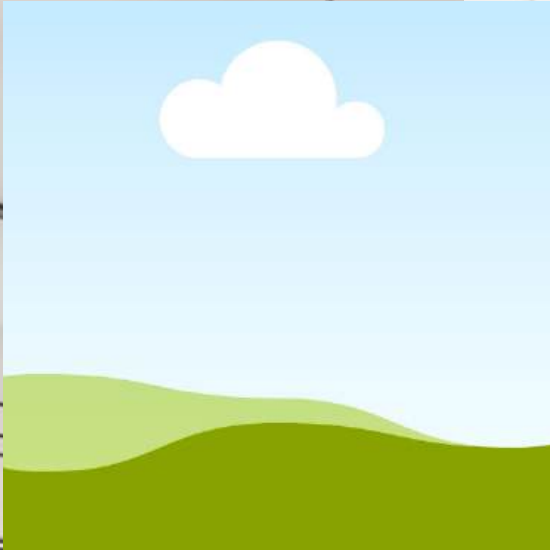




The Ultimate HOME BUYER'S GUIDE

ALISE ORLANDI

REAL ESTATE AGENT



Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nunc commodo interdum quam, et finibus turpis suscipit sit amet. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nunc commodo interdum quam, et finibus turpis suscipit sit amet. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nunc commodo interdum quam, et finibus turpis suscipit sit amet. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nunc commodo interdum quam, et finibus turpis suscipit sit amet.



801-209-0822



ALISEORLANDI@KW.COM



**1245 BRICKYARD RD STE 500
SALT LAKE CITY, UT 84106**



ALISEORLANDI.COM



ALISEORLANDIREALESTATE



@ALISEORLANDIREALESTATE

HOME BUYER'S ROADMAP

Use this roadmap as a quick overview of the buying process. If you have any questions, please reach out to your realtor!

1

find agent.

Find a great agent that
you're comfortable
working with

2

financials.

Determine what you can afford,
get a credit check and pre-
approved for a loan

3

tour homes.

Start searching for
and touring homes

6

inspection.

Set up an
inspection and plan
to attend

5

negotiate.

Let your agent help
you negotiate with
the seller

4

offer.

Work with your
agent to make a
strong offer

7

appraisal.

Set up for an appraisal to
be done on the new
home

8

loan approval.

Receive your final approval
letter from the lender

9

moving.

Set up your moving
date with movers

10

closing.

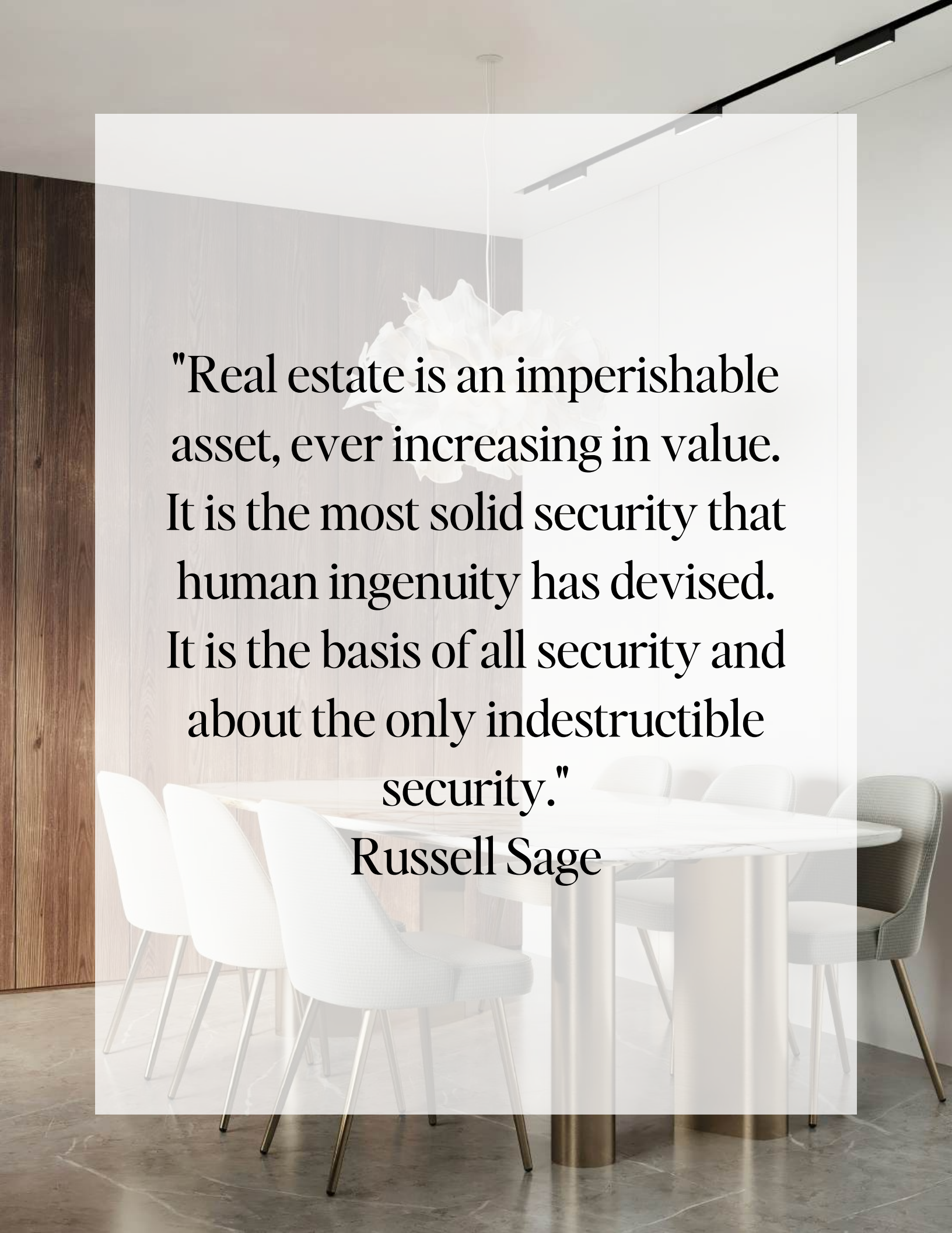
Attend the closing meeting, get
keys and celebrate!



ALISE ORLANDI

801-209-0822

ALISEORLANDI@KW.COM

A modern dining room with a white table, white chairs, and a large white flower sculpture hanging from the ceiling. The room has a wooden wall on the left and a grey wall on the right. The floor is made of large, light-colored tiles.

"Real estate is an imperishable asset, ever increasing in value. It is the most solid security that human ingenuity has devised. It is the basis of all security and about the only indestructible security."

Russell Sage



PREPARING
TO BUY

10 STEPS TO BUYING A HOME



01 FIND A GREAT AGENT

02 FINANCIALS

03 TOUR HOMES

04 MAKE AN OFFER

05 NEGOTIATE OFFER

06 INSPECTION

07 APPRAISAL

08 FINAL LOAN APPROVAL

09 SCHEDULE YOUR MOVE

10 CLOSING

WHO YOU
WORK
WITH
MATTERS



FINDING A GREAT AGENT

A real estate agent is a huge asset to you as you go through the home-buying process. This is one of the biggest decisions of your life and you need a skilled professional guiding you through the process.

Your agent will be working with your best interests in mind and can help guide you through all the stages of home buying.



Connect

Agents often have access to information about homes going on the market before the public. They can expose your home to the largest potential audience.

Get You More Money

Agents will be able to help you negotiate top dollar for your home.

Attention To Detail

The process of selling a home requires a good deal of paperwork. Your real estate agent will help you fill out all documents and get them submitted properly.

Professional Negotiator

Agents deal with any difficult conversations that need to happen. They will also help you submit a strong offer and negotiate with the buyer on your behalf.

Expert Guide

Realtors are there to help you with any questions you have along the way. They offer an objective opinion and can give you a much needed online presence.

MY COMPETITIVE ADVANTAGE

INDUSTRY INSIDER

Facilitator, negotiator, teacher, cheerleader, confidant-a good agent wears all the hats. As a real estate professional, honing these skills has helped me develop relationships of value.

LOCAL EXPERT

I've become 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, all feed my local knowledge and will help you when decision time comes!

TECH-ENABLED

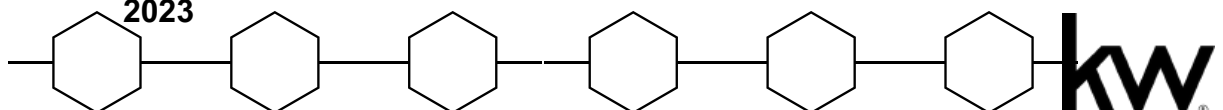
Based on customer and agent feedback gathered from all over the world, we developed a suite of leading edge, customer-centric tools that work in your favor, complementing your experience for faster, best-in-class results. With a massive amount of data at my fingertips, I'm able to foresee even the smallest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

the proof is in
the numbers

Over a billion
dollars in closed
real estate in
2023

#1 in market
share for
state of Utah

Best of State
6X Winner in
the state of Utah



OUR GUIDING BELIEFS

**WIN WIN
OR NO DEAL**

**CREATIVITY
IDEAS BEFORE RESULTS**

**INTEGRITY
DO THE RIGHT THING**

**TEAMWORK
TOGETHER EVERYONE ACHEIVES
MORE**

**CUSTOMERS
ALWAYS COME FIRST**

**TRUST
STARTS WITH HONESTY**

**COMMITMENT
IN ALL THINGS**

**EQUITY
OPPORTUNITIES FOR ALL**

**COMMUNICATION
SEEK FIRST TO UNDERSTAND**

**SUCCESS
RESULTS THROUGH PEOPLE**

WHY CHOOSE US?

We specialize to serve you. By connecting you with an agent who solely handles one side of the transaction, whether you are buying or selling, you are in the hands of an expert. This team has more experience or success than most in our industry. thank you for trusting us!

WHO YOU WORK WITH MATTERS.



Best of State Utah | Real Estate
2018 | 2019 | 2020 | 2022 | 2023 | 2024



#3 in Utah for sides sold
Top 100 of RealTrends 500 Brokerages
Over \$2.5 Billion in real estate sold in 2023



More Top 500 Realtors than any
other brand (9.2%)



#1 Market Share in the State of Utah
#1 Market Share in Salt Lake County





FINANCIALS

Lenders recommend that you spend no more than 3-5 times your annual income on a new home. You can find many mortgage calculators online, which provide a great starting point.

When calculating, don't forget to include extra expenses like attorney fees, home inspection and appraisal costs and money for any home improvements.

While it's ideal if you can put a 20% down-payment on your new home, it certainly isn't necessary. There are many ways to put down much less and with certain types of loans you may need as little as 3.5%.

PRE-QUALIFIED & PRE-APPROVED

Many times these terms can be used interchangeably in different areas. You will want to ask your real estate agent which is more credible in your market and then apply.

Either way, being pre-qualified or pre-approved shows the seller that you're serious and that you most likely have the funds to purchase the home should you choose to place an offer. Pre-approval can also help you budget as you will know exactly what you can afford.

This pre-approval does not guarantee a loan will be offered so you still want to be careful with your spending during this time. Don't make any large purchases, change jobs or apply for new credit cards during this time.



CREDIT CHECK

It is important to have a credit check done as this will be a factor in determining your mortgage approval and interest rates.

While sometimes a score in the 500's can get you a loan, ideally you want to aim for 620 or above. The higher the score the lower the interest rate.



FINDING A HOME

TOUR HOMES

Make a list of all the things you need and want in a new home. Think about how many bedrooms and bathrooms you need.

Do you want a big kitchen or is a fenced-in yard more important to you?

We will start touring homes and weigh all the positive and negative aspects of each one.

When you find THE house, your next step will be to make an offer and go through any negotiations.



home searching tips.....

Take photos with your phone while visiting each house. Organize the photos at home with the address of the property so you can remember details later.

Focus on the things you can't change like the neighborhood, lot or size of bedrooms.

Test things as you walk through the home. Open and close windows, turn faucets on and flush toilets to make sure everything is in working order.



MAKE AN OFFER

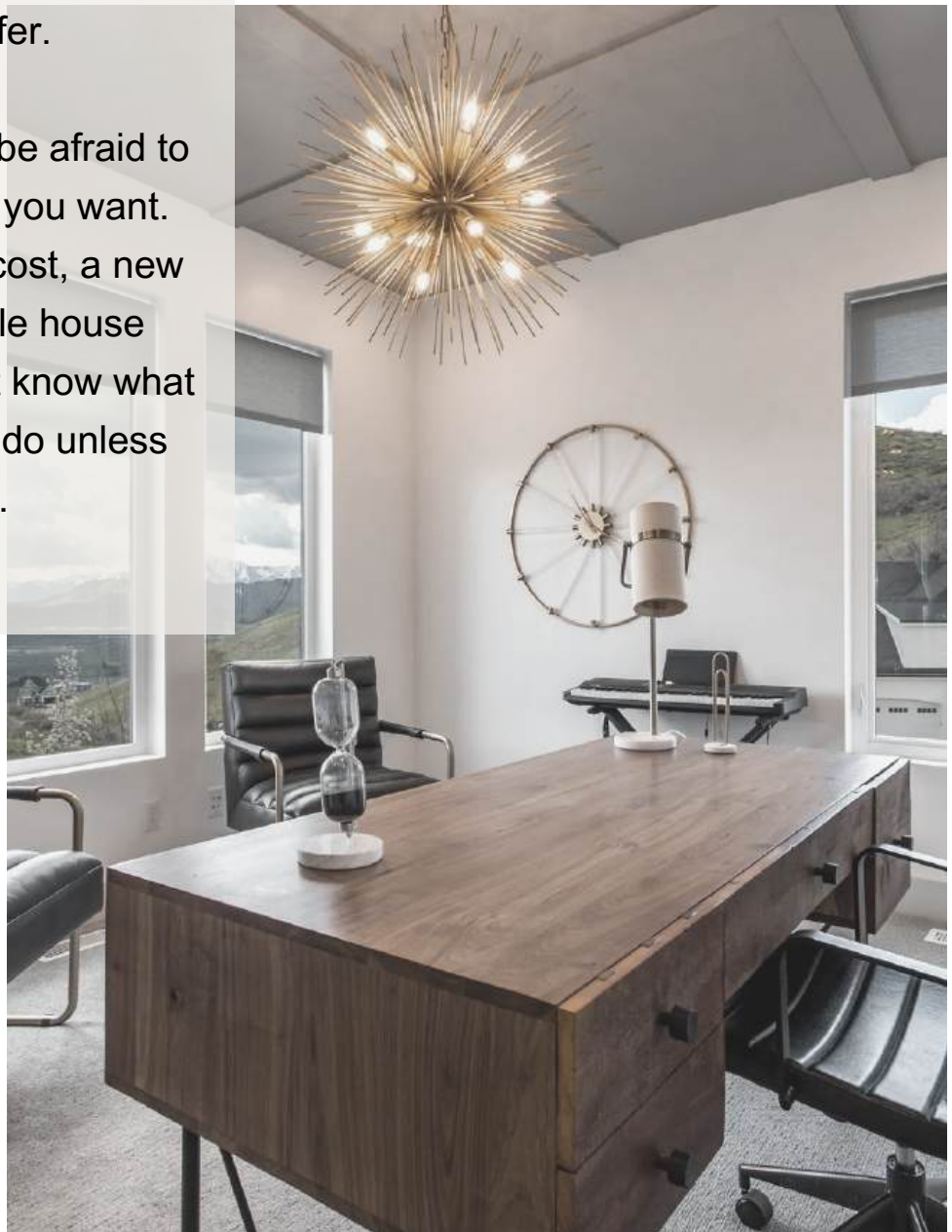
Once you've found the home you want, the next step is to make an offer. We will look at comparable properties in the area and decide on a strong first offer.

Many owners price a little high expecting to negotiate so we will take that into consideration as well.

NEGOTIATE OFFER

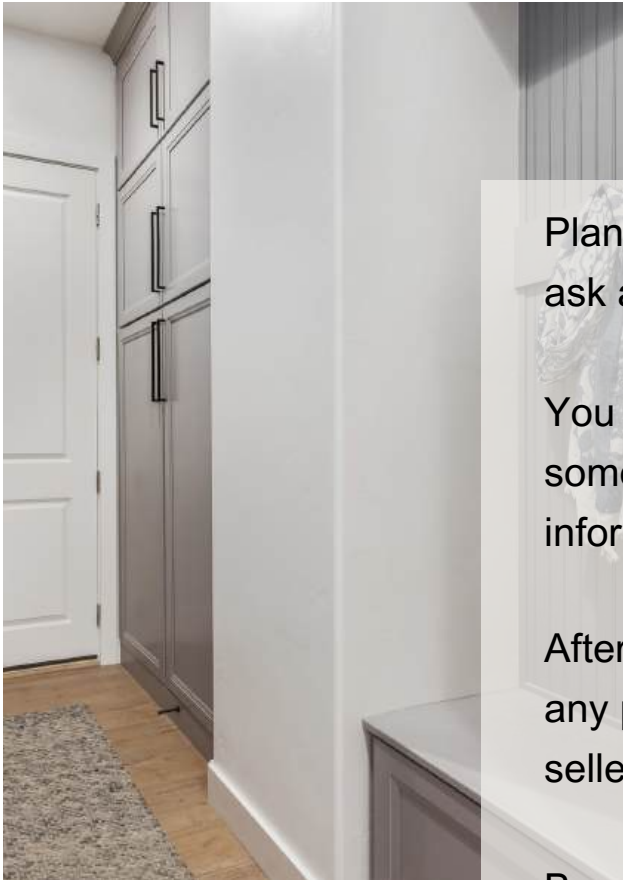
Many times after the initial offer is presented the owner will come back with a counter-offer.

As a buyer, don't be afraid to bargain for what you want. Whether that be cost, a new roof or the whole house painted. You don't know what they're willing to do unless you ask.



INSPECTION

It's always a good idea to add a contingency clause into your offer stating that you have a certain amount of time to have the property inspected. This gives you the right to back out of the agreement if you and the seller can't agree on repairs.



Plan to attend the inspection and be prepared to ask any questions you have.

You will receive a report of findings, but it's sometimes easier to see the issue and hear the information directly from the inspector.

After the inspection is complete, decide if there are any pressing issues you want to negotiate with the seller.

Be careful to not be too picky, but also not let major concerns go unaddressed.

A photograph of a modern kitchen interior, overlaid with a semi-transparent dark grey filter. The kitchen features a long island with a white countertop and dark wood cabinetry. Several tall, clear glass vases containing white flowers are placed on the island. In the background, there are white cabinets, a patterned rug, and a doorway. The text "FINAL STEPS" is centered over the image in a large, white, serif font.

FINAL STEPS

APPRAISAL



Your lender will require an appraisal of the home before finalizing the loan.

The home appraiser will take into account the neighborhood, housing market, age and condition of the home, etc.

A property title search will ensure that the sellers are truly the owners of the property and any liens or judgments are disclosed.

LOAN APPROVAL

The loan is only fully complete after the lender approves the loan. You will receive a final approval letter after they review your income, credit report and employment status once more.

Home owners insurance is also required before the mortgage company will finalize the loan.

SCHEDULE YOUR MOVE

You will want to get movers scheduled as soon as possible. Make sure to avoid scheduling the move and closing on the same day if possible. If you will be doing renovations, start getting quotes from contractors.

Make sure you set up the transfer of utilities for closing day.



CLOSING

Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the title company or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!

REAL ESTATE *terms*

PRE-APPROVAL

A pre-approval is a preliminary evaluation conducted by the lender to show that the buyer has the funds to purchase up to a certain amount. This is extremely helpful when you find a home you're ready to put an offer on.

OFFER

An agreement between a buyer and a seller to purchase a piece of real estate. This is sometimes referred to as a sales contract.

CONTINGENCY

When an offer is accepted by the seller, but there are certain conditions that must be met before the sale is final.

CLOSING COST

The fees that are paid at the end of the purchase by either the buyer, seller or both. These include taxes, insurance and lender expenses.

EARNEST MONEY

Also known as "good faith" money, this is money put up by the buyer into a trust or escrow account. This action shows the buyer is serious about purchasing the home.

TITLE SEARCH

A title search proves that the property is, in fact, owned by the seller. You can also purchase title insurance to make that no issues that arise later.

APPRAISAL

The appraisal is the value given to a property based on comparable properties that have recently sold. This is typically required by the lender in order to decide if the requested loan amount is in alignment with the value of the property.

HOME INSPECTION

An inspection is a professional examination of the property's condition. Your agent can recommend a qualified home inspector for you.

DISCLOSURES

All seller's are required to fill out a property disclosure stating what they know about the property - good or bad.

CLOSING

This is the final step of your real estate transaction. At closing the funds from the buyer are provided to the seller and the buyer receives the keys. This process typically takes an hour.

kw | HOME HUB