RE/MAX AT HOME

BUYER'S GUIDE

Discover new insights on your journey to your new home.

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MEET YOUR AGENT

Let me help you find your dream home!

NEGIN MAZROUEE

Luxury real estate is about more than exceptional homes—it's about exceptional service.

Negin is committed to providing a personalized, elevated experience for every client she represents. As a REALTOR® with REMAX At Home, she combines professionalism, integrity, and attention to detail to help buyers and sellers navigate every step of their real estate journey with confidence.

Negin understands that buying or selling a home is one of the most important financial and personal decisions a person can make. She believes every client deserves thoughtful guidance, clear communication, and a strategy tailored to their unique goals. Her approach is built on trust, transparency, and a genuine commitment to achieving the best possible outcome.

Whether representing luxury buyers searching for their dream home or sellers preparing to maximize the value of their property, Negin is dedicated to delivering a seamless experience from the first conversation to the closing table. She values long-term relationships over one-time transactions and strives to become a trusted real estate advisor for years to come.

Backed by the global reach, innovative marketing, and industry-leading resources of RE/MAX, Negin offers her clients a sophisticated, modern approach to real estate while never losing sight of what matters most—putting people first.

If you're looking for a REALTOR® who listens, advocates for your best interests, and is committed to providing a first-class experience, Negin would be honored to help you achieve your real estate goals.

M. Hendrix

Negin was absolutely amazing. Within one week, she helped us buy our dream home and sell our old home. Negin was so professional, punctual, honest and reassuring. She walked us through the entire process, never pressured us to do anything that didn’t feel right, listened to our concerns, and negotiated great deals for us.

Peace

Negin was simply amazing. She was there with us every step of the way, she gave awesome advice when asked and let us find our way at the same time. In the past I had mixed feelings about realtors, but she smashed every negative thought.

Why Choose a RE/MAX AGENT?

For over 50 years, RE/MAX has been building a global network of highly productive, full-time real estate professionals. RE/MAX agents average more sales and have more real estate sales experience than other real estate agents.

What does this mean for you? It means when you work with a RE/MAX agent, you are getting a dedicated real estate professional with access to a vast knowledge base, as well as the tools and support they need to help you find and purchase the right home.

10 STEPS TO PURCHASING A HOME

1. CHOOSE A REAL ESTATE AGENT THAT'S RIGHT FOR YOU.
2. KNOW YOUR BUDGET
3. EXPLORE YOUR MORTGAGE OPTIONS, GET PRE-APPROVED
4. CREATE A REMAX.COM ACCOUNT AND BROWSE HOMES ONLINE.
5. IDENTIFY HOMES YOU LIKE AND SCHEDULE HOME TOURS.
6. MAKE AN OFFER.
7. GET A HOME INSPECTION.
8. CLOSE THE DEAL.
9. UPDATE UTILITIES AND TRANSFER SERVICES.
10. MOVE INTO YOUR NEW HOME!

Determine How Much You Can Afford

Lenders typically recommend homes with a cost no more than three to five times your annual household income, with a 3 % - 20% down payment and moderate amount of other debt. In some cases, down payment assistance programs are available.

Get Prequalified and Preapproved:

Initially you'll provide some financial information to your lender - such as your income and amount of savings.

For preapproval, your lender will need W-2 statements, paystubs, bank account statements and to run a credit check.

Throughout the closing process, your lender will request additional documents. Time is of the essence in responding to these requests. All of these items allow you to know the type of loan you will have, closing cost amount and how much you will want paid,

Preview Homes & Write Offer

After touring homes in your price range, I'll assist you in writing an offer on the *right* home. We'll present a fair offer based on the value of comparable homes in the area. We may need to negotiate this offer with the sellers until accepted.

Get Pre-Approved

GET PRE-APPROVED BEFORE HOUSE HUNTING TO STAY AHEAD!

A pre-approval strengthens your offer if you find the perfect home. To apply, you'll need a written application and key documents. Here's what to expect when meeting a lender:

1. **They will check your credit score.** Lenders will examine your credit history to help decide if you're a good candidate for a loan. Credit scores are ranked on a scale of 300-800; the higher, the better.

2. **They will check your employment history.** Lenders ask for a list of your past employers, how long you've been with your current employer and what your annual salary is. They want to make sure you can make regular mortgage payments.

3. **They will check your assets and debts.** Be prepared to show your past tax records, recent bank statements and current debt amounts, including credit card debt, car loan or student loan. Lenders want to know your debt-to-income ratio to know if you can make each loan payment with the income you earn.

4. **One size doesn't fit all.** Mortgage loan and lender options vary. Different loan types can accommodate different financial situations. The same goes for additional resources like the Federal Housing Administration (FHA) or Freddie Mac. Your RE/MAX agent can help you understand the various options and help you pick the right one for your situation.

Tips For MORTGAGE FINANCING

Always check with your lender before doing any of the following prior to closing on your home:

MAKING A BIG PURCHASE

Avoid making major purchases, like buying a new car or furniture, until after you close on the home. Big purchases can change your debt-to-income ratio that the lender used to approve your home loan and could throw the approval into jeopardy.

OPENING NEW CREDIT

Do not open any new credit cards or get a loan without speaking to your lender first.

MISSING ANY PAYMENTS

Pay your bills on time to keep your credit score from dropping.

CASHING OUT

Avoid any transfers of large sums of money between your bank accounts or making any undocumented deposits - both of which could send "red flags" to your lender.

KEEP THE SAME JOB

Be kind to your boss and keep your job. Don't begin looking for new work right now, unless it's a second job to make extra money.

Start Your

HOME SEARCH

As a homebuyer, you have plenty of options:

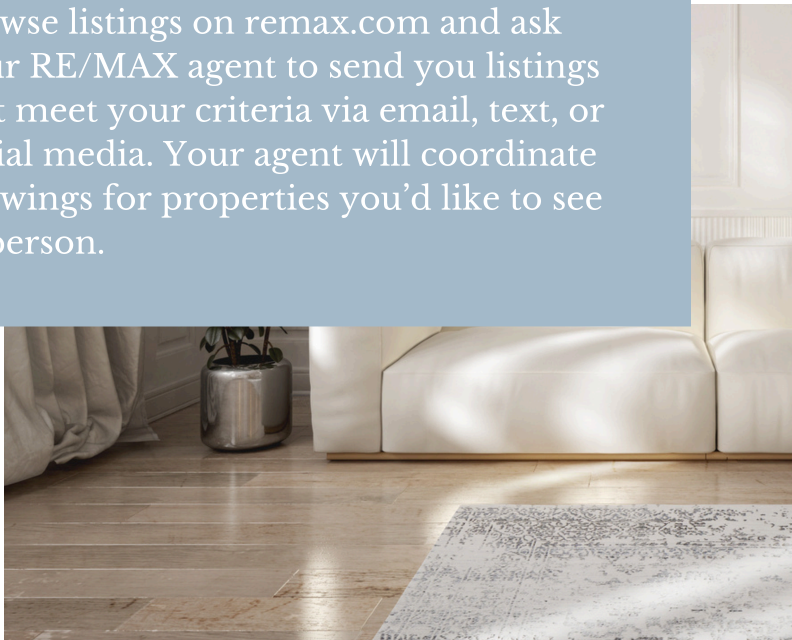
- Single-Family
- Townhome
- Multi-Story
- Rambler
- New Construction
- Lakefront
- Acreage
- Split-Level
- Luxury
- Condo

The key is finding one that fits your lifestyle and budget.

TO NARROW DOWN YOUR CHOICES:

- *Know your budget and stick to it.*
- *Determine a desired location.*
- *Consider how many bedrooms, bathrooms and square feet you want.*
- *Decide which amenities are must-haves versus like-to-haves.*
- *Consider your needs for outdoor space, like a yard or balcony.*

Once you've identified your must-haves, browse listings on remax.com and ask your RE/MAX agent to send you listings that meet your criteria via email, text, or social media. Your agent will coordinate showings for properties you'd like to see in person.



FOUR THINGS

To Consider When Viewing Houses Online




1 Analyze the Photos

Look closely at photos, noting windows and natural light. Imagine how your furniture will fit, whether the home is empty or staged. If staged, consider how you might rearrange the layout to suit your style.

2 Take Note of Potential Fixes

When viewing a home online, note any needed upgrades. Identify what works and what you'd renovate. Remember, paint is an easy, affordable way to make a big impact!

3 Consider the Outdoor Space

Don't forget to assess outdoor space when viewing a home online. Consider its size, needed furniture, maintenance, and seasonal upkeep like tree trimming or snow removal.

4 3D & Virtual Tours

Many agents offer 3D tours, allowing you to explore a home from anywhere. These virtual walk-throughs let you navigate the space and get a true feel for the layout without stepping inside.

OFFER ACCEPTED!

Here are the next steps:

EARNEST MONEY DEPOSIT

Also known as a Good Faith Deposit. The amount varies and is negotiable. This money is held in an escrow account until the transaction is complete and is credited back to you at closing. Return of the EMD is subject to the terms of the purchase agreement.

LENDER DOCUMENTS

Depending on your unique situation, there are several documents you might need when you apply for a home loan, including your tax returns, pay stubs, bank statements and credit history. These documents will be sent to your lender.

INSPECTIONS

An inspection is for your protection to ensure you are buying a home that is in satisfactory condition. These can include but are not limited to: home, structural, pool, well/septic, termite, and mold inspections.

NEGOTIATE REPAIRS

After the home inspection, we will work together to request and negotiate items that are in need of repair are completed prior to closing.

APPRAISAL

A home appraisal is ordered by the mortgage lender and protects both you and your lender, it also prevents you from paying too much for a house. Most mortgage programs require an appraisal. This is at your expense as the buyer, and will be rolled into your closing costs.

UTILITIES & MOVE-IN

Turn on your utilities, effective the day of closing. See Moving Checklist on page 12 for a guide to moving preparation.

Home Inspection

This is an examination of the condition of a home, often in connection with the sale of that home. Home inspections are your expense as the buyer, and are usually conducted by a home inspector who has the training and certifications to perform such inspections. You do not need to be present, but is is highly encouraged that you meet us.

These can include but are not limited to:

- *home*
- *structural*
- *pool*
- *well/septic*
- *termite*
- *mold*

Termite Inspection

This is a visual inspection of the readily accessible areas of a home for evidence of wood-destroying insects. Termite inspections are your expense as the buyer. The inspector will visually inspect the entire interior of a home (including accessing and entering any sub-space such as basements and crawlspaces) and exterior of the property. You do not need to be present, but is is highly encouraged that you meet us. This is required by the lender.

Survey

A survey is a drawing that can show a variety of characteristics of your property, including topographical features. Property surveys for real estate transactions can show property lines, easements and encroachments on the property of others, and major improvements. This is an unscheduled appointment. You do not need to be present.

TITLE SEARCH

Title is the right to own, possess, use, control and dispose of property. When purchasing a home, you are actually buying the seller's title to the home.

Before the closing, a title search will be conducted for any problems that might prevent you from a clear title to the home.

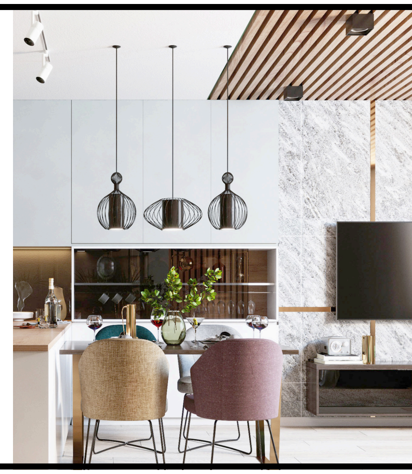
You will also want to determine how you wish to hold title to the property - especially if you're buying with a spouse, a partner, family member, or colleague.

APPRAISAL

An appraisal is a valuation of property, such as real estate, a business, collectible, or an antique, by the estimate of an authorized person. The authorized appraiser must have a designation from a regulatory body governing the jurisdiction of the appraiser. Appraisals are typically used for taxation purposes or to determine a possible selling price for an item or property.
Your lender will typically hire the appraiser and charge you a fee for the service at the closing. You do not need to be present.

FINAL COMMITMENT LETTER

After the lender approves your loan, you will get a commitment letter that stipulates the loan term and terms to the mortgage agreement. This final commitment letter will include the annual percentage rate and the monthly costs to repay the loan. It will also include any loan conditions prior to closing.



EXPENSES/CLOSING COSTS

- Inspections
- Loan Fees
- Appraisal
- Title Fees
- Set up Escrow (Home inspection & Property taxes)

Homeowner’s Insurance

Lenders also require proof of insurance on a home before issuing a mortgage. Payments toward a homeowners insurance policy are usually included in the monthly payments of the mortgage, with the exception of the 1st 12 months which is due at closing (unless paying cash).

Final Amount for Closing

You won't know your final cost for closing until the last couple of days. This is a conversation you will have with your lender. You'll find the summary of costs on the Settlement Statement provided by lender and realtor.

MOVING CHECKLIST

one month before closing

- [ ] Collect everything that won't be moved and prepare for a garage sale or charitable donation.
- [ ] Select a mover and arrange for exact form of payment at destination. Be sure to check moving company policy regarding broken or damaged items.
- [ ] Start packing asap, unless you have scheduled a packing service.
- [ ] Contact insurance agent to transfer/cancel insurance coverage of your old home.
- [ ] Complete change of address form from post office.
- [ ] Notify all magazine and other subscriptions of change of address
- [ ] Notify your doctor, dentist, veterinarian, and pharmacy of your change in address.

one week before closing

- [ ] Confirm moving day details with the moving company.
- [ ] Organize at least one room in the house for packers and movers to work freely.
- [ ] Cancel all newspapers, yard services, etc.
- [ ] Prune larger houseplants and re-pot those in clay pots into unbreakable plastic containers.
- [ ] Schedule a cleaning service to clean both your old and new homes or have cleaning supplies accessible upon arrival to your new home.
- [ ] Consider hiring an exterminator for the new residence prior to moving in.

Moving Day

- [ ] Identify boxes with linens needed to make your beds at your new home and place them in a convenient location.
- [ ] Make sure phone service, gas, electricity and water are turned on. You can sometimes make arrangements to have the service transferred on loan closing day when you take possession.
- [ ] Make arrangements for food for you (and movers if possible).
- [ ] Notify packers and/or driver about fragile items - ensure they are marked "fragile".
- [ ] Hire a sitter or send the kids and/or pets to a friend's house for the day.
- [ ] Get complete routing information and phone numbers from the driver.
- [ ] Make a final checklist of the entire house (closets, shelves, attic, garage, etc.).

CLOSING

THE CLOSING PROCESS FINALIZES THE PURCHASE OF YOUR HOME AND MAKES EVERYTHING OFFICIAL. ALSO KNOWN AS SETTLEMENT, THE CLOSING IS WHEN YOU RECEIVE THE DEED TO YOUR HOME.

PRIOR TO CLOSING, YOU SHOULD CHANGE ALL UTILITIES INTO YOUR NAME, AND COMPLETE A FINAL WALK THROUGH TO CHECK FOR ANY OUTSTANDING ITEMS.

A FEW THINGS TO BRING TO CLOSING:

- *A valid government issued photo ID*
- *Cashier's check for the total amount due*
- *Outstanding documents for the title company or mortgage loan officer*

The escrow officer will look over the purchase contract to: identify what payments are owed and by whom; prepare documents for the closing; conduct the closing; make sure taxes, title searches, real estate commissions and other closing costs are paid; ensure that the buyer's title is recorded; and ensure the seller receives any money due.

YOUR COST

SOME OF THE MOST COMMON FEES INCLUDE:

- *Escrow fees*
- *Recording and notary fees, if applicable*
- *Title search and title insurance*
- *Origination, application and underwriting fees from lender*
- *Appraisal fees*
- *Local transfer taxes*
- *Homeowners Insurance*
- *Home Owners Association fees, if applicable*

AFTER CLOSING

Make sure to keep copies of all closing documents for tax purposes.

HOMEBUYER'S GLOSSARY

By familiarizing yourself with these homebuying basics, you'll be better equipped to make informed decisions and a wise investment.

1 AMORTIZATION

The length of time allotted to paying off a loan – in homebuying terms, the mortgage. Most maximum amortization periods in the U.S. are 30 years, but options vary. Consult your mortgage lender to determine what is right for you.

2 BALANCED MARKET

In a balanced market, there is an equal balance of buyers and sellers in the market, which means reasonable offers are often accepted by sellers, and homes sell within a reasonable amount of time and prices remain stable.

3 BRIDGE FINANCING

A short-term loan designed to "bridge" the gap for homebuyers who have purchased their new home before selling their existing home. This type of financing is common in a seller's market or when life events happen and affect timing, allowing homebuyers to purchase without having to sell first.

4 BUYER'S MARKET

In a biker's market, there are more homes on the market than there are buyers, giving the limited number of buyers more choice and greater negotiating power. Homes may stay on the market longer, and prices can be stable or dropping.

5 CLOSING

This is the last step of the real estate transaction, once all the offer conditions outlined in the Agreement of Purchase and Sale have been met and ownership of the property is transferred to the buyer. Once the closing period has passed, the keys are exchanged on the closing date outlined in the offer.

6 CLOSING COSTS

The costs associated with closing the purchase deal. These costs can include legal and administrative fees related to the home purchase. Closing costs are additional to the purchase price of the home.

7 COMPARATIVE MARKET ANALYSIS

A comparative market analysis (CMA) is a report on comparable homes in the area that is used to derive an accurate value for the home in question.

8 HOME INSPECTION

The home inspection performed to identify any existing or potential underlying problems in a home. This not only protects the buyer from risk, but also gives the buyer leverage when negotiating a purchase price.

9 CONDOMINIUM OWNERSHIP

A form of ownership whereby you own your unit and have an interest in common elements such as the lobby, elevators, halls, parking garage and building exterior. The condominium association is responsible for maintenance of building and common elements, and collects a monthly condo fee from each owner based on their proportionate share of the building.

10 CONDOMINIUM OWNERSHIP

Th term refers to conditions that have to be met in order for the purchase of a home to be finalized. For example, there may be contingencies that the mortgage loan must be approved or the appraised value must be near the final sale price.

HOMEBUYER'S GLOSSARY (Continued)

11 DEPOSIT

An upfront payment made by the buyer to the seller at the time the offer is accepted. The deposit shows the seller that the buyer is serious about the purchase. This amount will be held in trust by the agent or lawyer until the deal closes, at which point it is applied to the purchase price.

12 DOWN PAYMENT

The down payment is the amount of money paid-up front for a home, in order to secure a mortgage. In the US, down payments typically range from 3.5% to 20% of the home's total purchase price. Down payments less than 20% of a home's purchase price may require mortgage loan insurance. The selling price, minus the deposit and down payment, is the amount of the mortgage loan.

13 EQUITY

The difference between a home's market value and the amount owed on the mortgage. This is the portion of the home that has been paid for and is officially "owned."

14 FIXED-RATE MORTGAGE

A fixed-rate mortgage guarantees your interest rate for a predetermined amount of time.

15 HOME APPRAISAL

a qualified professional provides a market value assessment of a home based on several factors such as property size, location, age of the home, etc. This is used to satisfy mortgage requirements, giving mortgage financing companies confirmation of the mortgaged property's value.

16 FIRST-TIME HOMEBUYER ASSISTANCE

Various programs exist across the US to help first-time homebuyers. Consult your mortgage lender for options you might want to consider or options for which you might qualify.

17 LAND SURVEY

A land survey will identify property lines.it helps define what is yours and what isn't. It is not required to purchase a house, but it is recommended and may be required by the mortgage lender. A land survey is important if issues arise between neighbors or the municipality, should the owner wish to make changes in the future involving property lines.

18 SELLER'S MARKET

In a seller's market there are more buyers than there are homes for sale. With fewer homes on the market and more buyers, homes sell quickly. Prices of homes are likely to increase, and there's more likely to be multiple offers on a home. Multiple offers give the seller negotiating power, and conditional offers may be rejected.

19 MORTGAGE PRE-APPROVAL

A mortgage pre-approval helps buyers understand how much they can borrow before going through the mortgage application process. Allows you to make an immediate offer when you find a home, since you know how much you'll be approved for, and locks in the current interest rate for a period of time, insulating you against near-term rate increases.

20 TITLE INSURANCE

Title insurance is a policy designed to protect both yourself and your mortgage lender from financial loss or damages caused by potential title defects such as code violations or legal complications. Requirement of title insurance varies, so check with your RE/MAX agent for more information regarding your specific situation.

21 MORTGAGE LOAN INSURANCE

If you're down payment is less than 20% of the purchase price of the home, mortgage loan insurance may be required. It protects the lender in case of payment default.

22 OFFER

An offer is a legal agreement to purchase a home. An offer can be conditional on a number of factors, like financing or the home inspection. If the conditions are not met, the buyer can cancel their offer.

BUYER CONSULTATION

BBA AND COMPENSATION OPTIONS

GETTING TO KNOW YOUR NEEDS

WHAT TO EXPECT

Notes

Notes

remax.com

The Right Agent Can Lead the Way