



COLDWELL BANKER | REALTY

Buyer's Package





READY TO BUY



Thank you for choosing me to help you find and purchase your new home! I am excited to work with you and privileged to have the opportunity to assist you with what's most likely your largest investment. I take my responsibilities to you very seriously and I am available to you at any time throughout the process.

Here are few things to remember and prepare for when you're looking and deciding what home to purchase:



1. Make sure your pre-approval is current.

If it has expired, please contact your lender for a fresh one.

2. Remember that interest rates fluctuate daily and you won't lock your interest rate until you are under agreement on a property.



3.



Once you have found the perfect home and are ready to write an offer, please be ready to write your hand-money check.

I will instruct you as to how much it should be, but it should be made payable to COLDWELL BANKER REAL ESTATE SERVICES. Funds should be available as the check will be deposited into Coldwell Banker's escrow account shortly after the sales contract is signed, sealed and delivered by all parties.

4.

Once you are under agreement and you make mortgage application, your lender will require a credit card number to order your appraisal.

The appraisal fee depends on the lender, the appraiser and the appraisal management company, but they typically range from \$350 to \$450.

5.

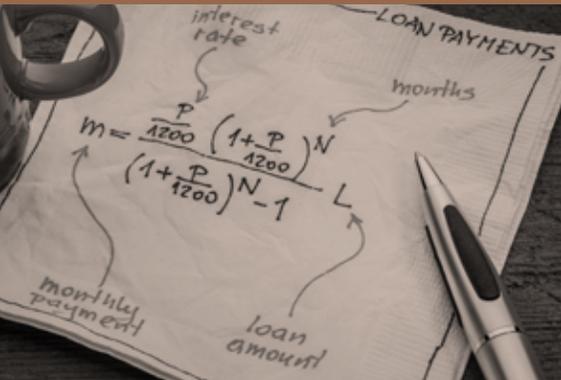
You will also need funds available for your home inspection.

These range from \$350 to \$600 depending on the size of the home, the inspector and the inspections you choose.



6.

I am happy to run estimated cost sheets for you at any time for any property to help you determine your estimated cash to close and your monthly payments.



Once we have successfully negotiated your contract, you will get a detailed BUYER TIMELINE from me that will have all of the information you will need and the steps to take to get you to the closing table.

Searching for and finding the perfect home should be as stress-free and enjoyable as possible. **I am here to make sure you are taken care of.**

An open line of communication is most important in any successful transaction, so if you have questions, concerns or you're having a full-on meltdown, just call! Thanks and happy house hunting.



LAUREN KLEIN
REALTOR®



COLDWELL BANKER REALTY 3865 Reed Boulevard, Murrysville, PA 15668

Cell: 412.628.8286

Email: Lauren@PittsburghPropertyDiva.com



LAUREN KLEIN
REALTOR®



BUYER INFORMATION

Buyer #1 FULL NAME _____

EMAIL _____ CELL _____

Buyer #2 FULL NAME _____

EMAIL _____ CELL _____

CURRENT ADDRESS _____

TIME FRAME FOR MOVING _____

PRE-APPROVAL LENDER _____

LENDER CONTACT INFO _____

DATE of PRE-APPROVAL _____ AMOUNT _____

THREE AREAS AND/OR SCHOOL DISTRICTS OF INTEREST

1) _____ 2) _____ 3) _____

PRICE RANGE _____ to _____

DESIRES

BEDROOMS (minimum) _____ # BATHROOMS (minimum) _____

LOWER LEVEL LIVING SPACE? Yes | No GARAGE SPACE? Yes | No

STYLE

Ranch | Split | 2-Story | Multi-Level | Townhouse/Condo | Other: _____

MOVE-IN READY? Yes | No FIXER-UPPER? Yes | No

UPGRADES

Hardwood Floors | Granite Countertops | Stainless Steel Appliances | Master Suite |

Other: _____

Any other information important to you? _____

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LAUREN KLEIN
REALTOR®



BE PREPARED TO MAKE A MORTGAGE APPLICATION

Part of my service to you is to make sure you are prepared for all aspects of your buying transaction. One of the biggest hurdles is getting through the mortgage process.

Now is a good time to start gathering the following documents so you are ready to go when the time comes to apply. Your lender may require additional and/or different information from you, but these are the standard requests.

Once you apply for your mortgage you will be provided with a checklist of items they require.



CHECKLIST

- Copy of current photo ID for all parties on the title (driver's license or passport).
- Two or four most recent current and consecutive pay stubs (30 days worth).
- Copy of W2s for last two years.
- Copy of federal personal and business tax returns (all pages/all schedules for the past two years).
- Two months of recent bank statements (all pages of checking/savings required).
- Two months of stocks/bonds/IRA/401K investment statements (all pages).
- Proof of student loan payments (if applicable) with a letter stating account number for each deferred student loan and estimated monthly payments when comes due.
- Name and phone number of your employer (for verbal verification of employment).
- Current copy of SS card.
- Payment for appraisal/credit card information to be submitted when you make application (your appraisal will be ordered by your lender).



LAUREN KLEIN
REALTOR®



MOVING CHECKLIST

ONE MONTH BEFORE

- Get a good inventory of your home. Decide what you want to keep and what you would like to discard. Have a yard sale or donate items that you no longer want.
- Select a moving company or reserve a rental truck.
- If applicable, reserve elevators for the day of the move.
- Make travel plans. Plan the quickest route to your new location. Most trucks need at least 14 feet of clearance under bridges and overpasses. If you are moving a long distance, make hotel, car rental or airline reservations.
- If you will be moving some of your belongings into a self-storage facility, call to reserve your storage space.
- Purchase insurance coverage on your belongings.
- Begin packing the things that you don't frequently use.
- Keep track of all of your moving-related documents and receipts. Some moving expenses may be tax-deductible (*consult an accountant*).

TWO WEEKS BEFORE

- Once you have your new address, contact the following companies:
 - Phone
 - Electric
 - Gas
 - Water / Sewage / Sanitation
 - Cable (*schedule your cable hook up for the same day as you move*)
 - Post office
- Arrange to have your utilities stopped at your old address and started at your new home.
- Make an approximate floor plan to allow movers to properly place furniture.

ONE WEEK BEFORE

- Finish packing and make sure all boxes are appropriately labeled.
- Confirm any reservations, including the rental truck, movers or travel plans.
- Pack what each person in your household must have while you travel.

Remember to include a survival kit for anything you might need during the first few days after moving, such as special foods, prescription drugs, basic tools, bathroom essentials, kitchen essentials, keys to your new home, and other miscellaneous items such as your checkbook, a clock, a telephone, etc.