

# Buy

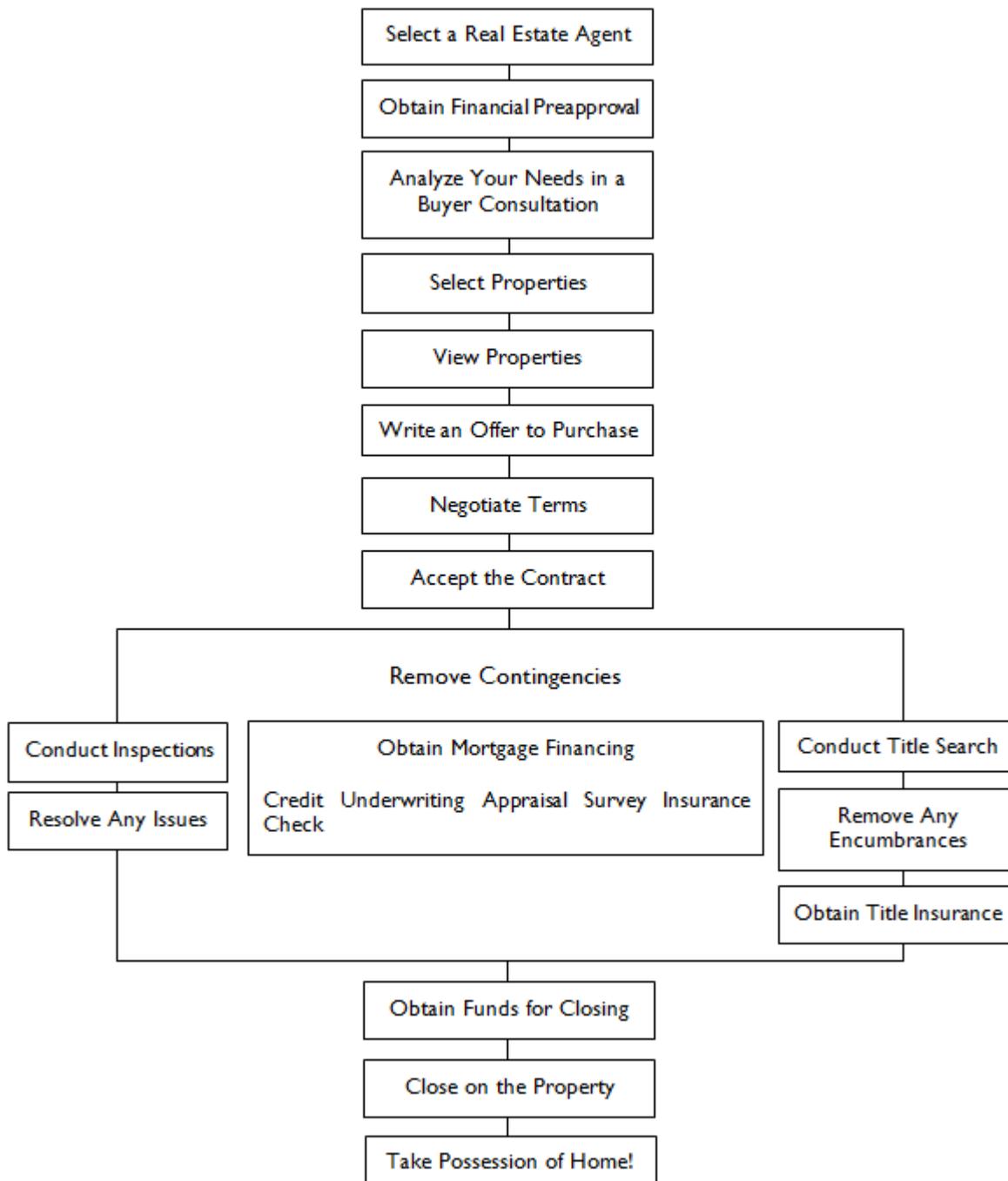


## Why Buy With Us?

We listen. We communicate. We follow up and follow through. As real estate sales professionals, we strive to build trusting relationships that last.

We promise to always be well informed and equipped to add value to your real estate purchase decisions and serve your best interests first.

# THE HOME PURCHASING PROCESS



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## Pre-Approval

A pre-approval letter from a respected mortgage lender, more

reliable than a pre-qual, establishes the upper limit of your purchase power- a crucial necessity for building a stronger position with seller. This helps your agent apprise you of and manage possible appraisal risks effectively- another crucial necessity for sustaining a stronger position with seller.

The first step to getting a pre-approval letter is to check your credit report(s) and FICO score(s). The next step is to consult with your real estate agent before contacting various lenders. For example, many online mortgage offers may seem more appealing on the surface, yet known to come up short more often than not when it comes time to lock down your mortgage rate, remove your buyer contingencies and close escrow on time (Time is of the essence). Seller confidence matters.

## **Escrow and Closing Costs**

Chicago Title Insurance Company prefaces their description of the Life of An Escrow in this way:

*It all begins with the offer and acceptance skillfully negotiated by the real estate agents representing Buyer and Seller ([Life Of An Escrow](#))*

Old Republic Title Insurance Company has this to say about escrow:

*Simply stated, the escrow holder impartially carries out the written instructions given by the parties to the real estate transaction. This includes receiving funds and documents necessary to comply with the instructions, completing or obtaining required forms, and handling final delivery of funds, documents, and statements to the proper parties upon the successful completion of the escrow ([Escrow Services](#)).*

Buyers and sellers deserve to be made aware of any and all costs associated with a real estate transaction, and good

faith estimates of closing costs provide valuable insights beforehand. Take a peek at these handy tools for a quick look at closing costs.

[Fidelity National Title Rate Calculator](#)

[Chicago Title Rate Calculator](#)

[WHO PAYS?](#)

## Home Warranty

### What is a home warranty?

*“It is a one-year service agreement that covers the repair or replacement of many major home system components and appliances that typically breakdown over time due to normal wear and tear” [\(American Home Shield\)](#)*

You never know when home system components and appliances may fail, which failure(s) will occur eventually. By default, your CA home purchase is an as-is sale and we should expect such things will fail eventually, despite the best efforts of full seller disclosure and third-party inspections to ensure home system components are functional and serviceable at time of purchase. I recommend purchasing and renewing your home warranty annually from a reputable and reliable source such as [American Home Shield](#) or [First American Home Buyers Protection Company](#).

As a closing gift, Richard contributes up to \$500 toward the cost of your one-year home warranty because a comprehensive home warranty package provides invaluable benefits in time of need and peace of mind knowing your home’s system components and appliances are covered by a reputable, reliable industry

leader.

## **Relocation**

Are you relocating to this area? Looking for more information to help you find the right city and neighborhood for your family?

Our relocation guide includes the most up-to-date and vital information for people looking to move to our area.

[Download Our Relocation Guide](#)

## **First-Time Buyers**

[Nine Questions to Ask Yourself Before Buying Your First Home Renter Profile Form](#)

## **Seniors**

[The Villages](#)

[Senior Living In and Near Campbell CA](#)

[Senior Housing: What you should know...](#)

[Ten Tax Tips For Individuals Selling Their Home](#)

[ANNUITIES: What Seniors Need To Know](#)

[Legal Considerations With Senior Homes](#)

[Retirement: Renting vs. Home Ownership](#)

[Housing and Mortgages For Seniors](#)

## **Moving Van**

[Valley Relocation](#)

