

Home BUYER GUIDE

BUYANDSELLWITHBURLINGGROUP.COM



BRENDA **BURLING** *Realtor®*

BRENDA.GRIFFIN.REALTOR@GMAIL.COM

850.450.4791



THE **BURLING** GROUP



COLDWELL BANKER
HERITAGE

REAL ESTATE *with* VALUE

Having lived in over 20 homes across 8 states, I know how important it is to feel a true sense of home. For me, that feeling is rooted in Oregon, where I grew up exploring the outdoors with family. Now living in West Chester after 14 years in the Dayton area, I love sharing local gems and creating community connections.

I'm a proud mom to three incredible kids—Thomas, Hannah, and Maddie—and a happy wife to Joe, whose energy and love for life keep things fun. Family is everything to me, whether we're adventuring or simply enjoying time together. I also cherish being near my dad, a retired Air Force WSO who loves sharing stories and Air Force Museum tours.

Real estate is more than a transaction—it's about connection, care, and helping people find a place that truly feels like home. I'd be honored to help you find yours.



BRENDA **BURLING** *Realtor®*



BRENDA.GRIFFIN.REALTOR@GMAIL.COM

850.450.4791



BUYANDSELLWITHBURLINGGROUP.COM



WHAT TO EXPECT *from* BRENDA

Listen to your needs/wants/concerns and provide timely solutions and suggestions.

Provide you with information that is both useful and relevant about the market and properties.

Communicate in a timely manner.

Do our best to make your home purchase as smooth and stress-free as possible.

We will always do our best to accommodate evening and weekend consultations and showings. Our hours of availability are 9 AM to 8 PM, Monday through Friday.

For the quickest responses, TEXT us. If we can't respond to you right away, we will respond as soon as possible.

Life happens! If we are running late or our schedule changes, we will let you know ASAP! Note: We arrive at each showing at the appointment time.

We do not arrive early because we are not allowed to enter the property until our scheduled time.



BRENDA **BURLING** *Realtor®*

BRENDA.GRIFFIN.REALTOR@GMAIL.COM

850.450.4791



BUYANDSELLWITHBURLINGGROUP.COM

WHY CHOOSE THE BURLING GROUP?

The Burling Group is highly-skilled and capable!

- We help you meet your real estate goals
- We use our experience and expertise in navigating the ever changing real estate environment to benefit you
- We act in your best interest
- We are committed to doing our best and exceeding your expectations

We are full-time Realtors!

- We are full-time Realtors dedicated to our profession
- We are legally and ethically bound by the code of ethics to protect your fiduciary interests
- We are up to date on all new legislation
- We continually take new education courses and learn new trends in real estate
- We are connected with other Realtors which opens up opportunity to you
- We are highly respected by our peers
- We are skilled negotiators
- We are Military Relocation Professionals "MRP"
- We are Accredited Buyer Representatives "ABR"
- We receive the Award of Distinction yearly from Dayton Board of Realtors
- We receive award of Distinction yearly from the Ohio Realtors

We are people focused!

- We care about you as a person, not just a number
- We strive to build relationships
- We work to ensure the transaction is smooth with the least amount of stress to our client
- We have a passion for helping people
- We want to earn your trust



BRENDA BURLING *Realtor*®

BRENDA.GRIFFIN.REALTOR@GMAIL.COM

850.450.4791



BUYANDSELLWITHBURLINGGROUP.COM

I CAN HELP WITH...

BuyandSellWithBurlingGroup.com –

Online homes, FSBO (for sale by owner), MLS, builder/new construction

Online – No matter the site you browse/source, you can reach out to us to show you the house

FSBO – Contact, and with seller agreement, show you FSBO homes

MLS – Show all homes in your portal

Builder/New

Construction –

Recommend and walk through the new-build process with you

Property Management –

Offered to our current clients, past clients and any referrals you may send to us



Our primary focus is on residential real estate, helping buyers and sellers. However, we realize property management may be in the best interest of our clients. We began offering this service when we learned that clients were using different property management services that were not up to our standards.

BRENDA BURLING *Realtor®*

BRENDA.GRIFFIN.REALTOR@GMAIL.COM | 850.450.4791

BUYANDSELLWITHBURLINGGROUP.COM

FIND YOUR
perfect HOME



MOVE IN!

BRENDA **BURLING** *Realtor*[®]

BRENDA.GRIFFIN.REALTOR@GMAIL.COM | 850.450.4791

BUYANDSELLWITHBURLINGGROUP.COM

HOW TO

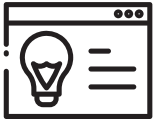
Beat THE COMPETITION



Get pre-approved! We have fantastic lenders that you can partner with. Just ask! It is crucial to know your buying power before we begin touring homes.



Know before we go. You can have your lender run numbers on each property you see so you'll have a close estimate of monthly payments.



Check your custom listing portal frequently.



Life happens. If you are unable to make the scheduled showings, PLEASE text us immediately and let us know when you are available to reschedule.



Text us listings you are interested in seeing ASAP with your availability for the showing. We do not always see messages through the portal.



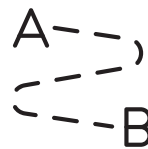
Prevent the rush! Please be on time. Depending on the home, we may not have more than 30 minutes to walk through. If you are running late, let us know. We may be able to adjust our scheduled time block or we can let the listing agent know we are running late.

If you are interested in multiple homes, text us ALL of the addresses at one time. This helps us schedule based on location, distance and time.



Prioritize which homes are most important for you to see. When we schedule the tour we will do our best to make sure your priority homes are on our tour schedule.

Typically, we are given permission to stay past our appointment time block, however, that might not always be the case.



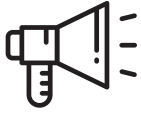
Gas up before we go. We may only have 30 minutes, beginning at our scheduled time, to tour a home. We want to make sure we don't miss an opportunity.



THE BURLING GROUP



COLDWELL BANKER
HERITAGE



Be candid. After we have vacated the property it is important that we know your thoughts and feelings about the homes we saw. This will help us when we evaluate new homes on the market for you. Remember, these are not our homes; nothing you say will hurt our feelings. It may be your home one day and what you think matters.



Remember sellers have cameras. Please respect their home as we tour and keep in mind, they may be watching us.



Should we bring our kids to showings?
The choice is yours. However, with a short showing window and possibility of multiple showings occurring at one time, it may be best to leave the little ones at home so you can focus and get a feel for the home first.



Can we bring our family or friends?
No, only buyers and their immediate family are authorized to be in the home at the time of the showing. While we know you value your friend and families opinions, it is only YOUR opinion that matters!



Keep in touch with your lender.
Send them all of the information they request as soon as possible.



Keep up with title company communication.



During your real estate transaction live life as normal. If you need to make any large or unexpected purchases, discuss these with your lender prior to acting.

DO NOT:

- X** Buy a new or used vehicle.
- X** Open a new line of credit for yourself OR co-sign for someone else.
- X** Send anyone money for any reason prior to verifying with title, lender and/or us.
- X** Quit your job or transition from active duty to civilian life.
- X** Transfer from W-2 to 1099.

Communicate, communicate, communicate! Let us know if you have questions or concerns during this process. No question is a bad question.

BRENDA BURLING *Realtor®*

BRENDA.GRIFFIN.REALTOR@GMAIL.COM
850.450.4791

BUYANDSELLWITHBURLINGGROUP.COM

PUT YOUR BEST FINANCIAL FOOT FORWARD

PRE-APPROVED V. PRE-QUALIFIED

Pre-Approved:

Hard inquiry

Working with a lender

Assets/debts documents have been submitted

Income documents have been submitted

Best case scenario—underwriting has reviewed your documents

Stronger

More reliable

Less chance for the deal to fall through

May close quicker

Pre-Qualified:

Soft inquiry

No loan commitment from your lender

Much less reliable

Gives listing agents a concern that you may not be able to obtain a pre-approval.

The best pre-approval is an underwritten pre-approval. This means that the lending officer has requested that underwriting thoroughly review your financials.

An underwritten pre-approval may give you a benefit in a multiple-offer situation.

Compared to a non-underwritten pre-approval yours will be stronger.



THE BURLING GROUP

BRENDA BURLING *Realtor®*

BRENDA.GRIFFIN.REALTOR@GMAIL.COM

850.450.4791



COLDWELL BANKER
HERITAGE

BUYANDSELLWITHBURLINGGROUP.COM

APPRAISALS & HOME INSPECTIONS

UNDERSTANDING THE DIFFERENCES

Appraisals



The appraiser will pull comparable properties from the MLS; only closed sales are used.



The appraiser considers the characteristics of the comparable property sales as well as the finances on the sale to determine a monetary value for the property you want to purchase.



The monetary value is the maximum that a lender will allow you to borrow.



Some appraisals will return to the lender with conditions. These must be remedied prior to closing.



The lender will receive the appraisal and forward it to you.



If necessary, we will address and negotiate any repairs or price discrepancies with the sellers.



THE BURLING GROUP



Home Inspection



An independent third party inspects the property and provides a written report of the property's condition. Optional; we highly recommend you purchase an inspection.



You choose your inspector.



You choose your inspections (with exception to VA loans which require WDI inspections). Optional; You can choose not to have a home inspection (although we highly recommend them).



The home inspector will perform a very thorough inspection of the property. The inspector will check areas such as electric, plumbing, windows, roof, exterior walls, appliances, HVAC, water heaters and any other appliances/systems in and around the house.



The inspector then makes a list of findings, recommending repairs for inoperable items, defective items, existing safety hazards or items that affect the habitability of the property.



Based on the list of findings, buyers can return a Defect Notice to the seller and negotiate repairs/replacements. For this purpose, we are NOT looking for cosmetic items or items of preference. We are focusing on safety, habitability and inoperable or non-functioning items.

BRENDA BURLING *Realtor®*

BRENDA.GRIFFIN.REALTOR@GMAIL.COM

850.450.4791

BUYANDSELLWITHBURLINGGROUP.COM



Owner's Title Insurance— *Why?*

You insure everything else valuable in your life—like your car and health—so why not your biggest investment?

With a one-time payment, owner's title insurance safeguards your property rights against unexpected legal and financial issues related to the title for as long as you or your heirs own the home.

Let's talk!

BRENDA BURLING *Realtor®*

BRENDA.GRIFFIN.REALTOR@GMAIL.COM

850.450.4791

Protect YOUR Investment

Mistakes in recording
legal documents

Incorrect
marital status

Mistakes in
interpretation of
wills or trusts

Forged deeds,
releases, etc.

Errors in
tax records

Incorrect legal
descriptions



THE **BURLING** GROUP



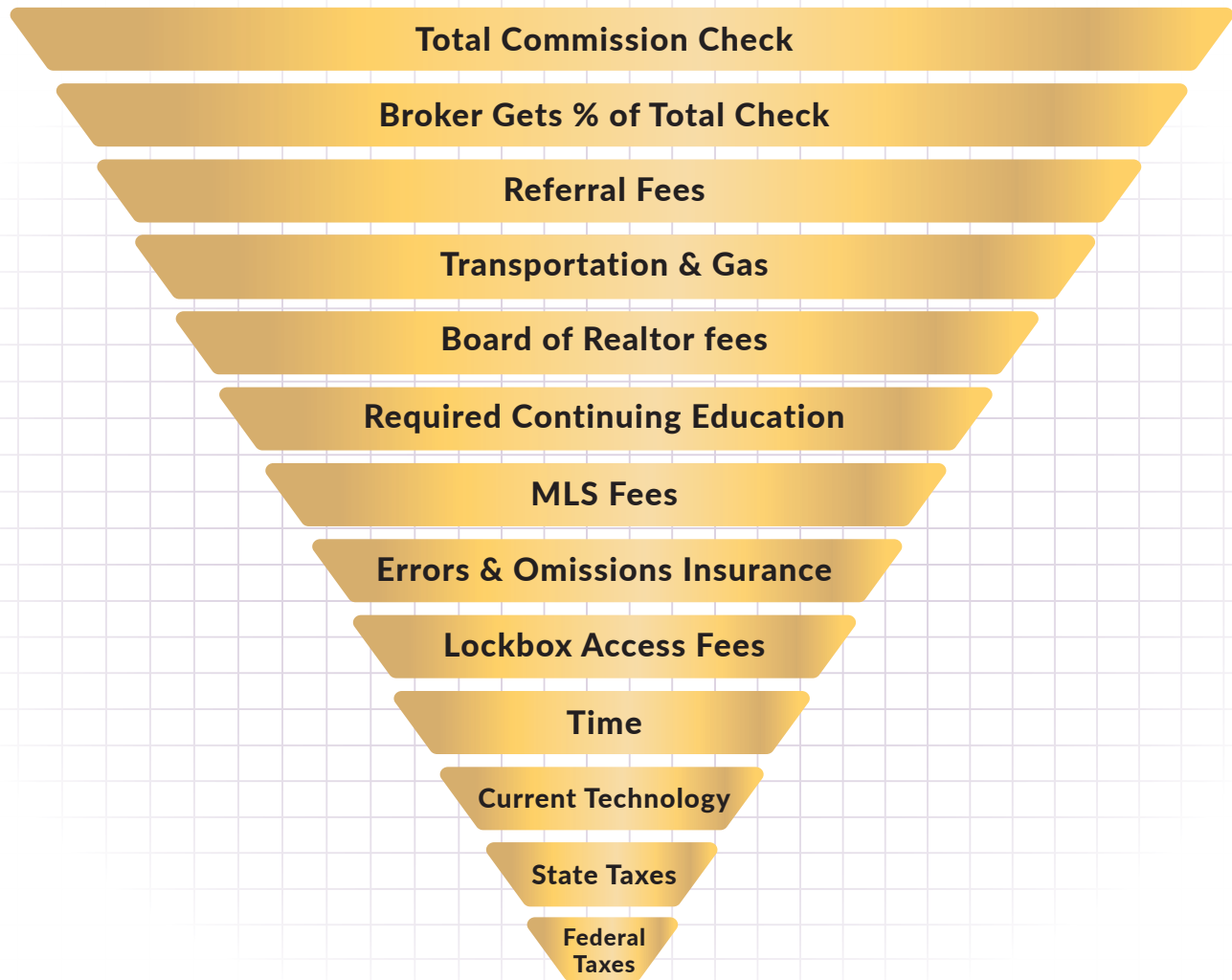
COLDWELL BANKER
HERITAGE

BUYANDSELLWITHBURLINGGROUP.COM

THE TRUTH ABOUT HOW *Realtors* GET PAID

Here is the truth about real estate commission. Realtors are self-employed persons who work under a real estate broker. No licensee can perform their duties without a broker. After the brokerage fee is paid the following expenses are deducted from a Realtors' commission.

NET EARNINGS



BRENDA **BURLING** *Realtor*®

BRENDA.GRIFFIN.REALTOR@GMAIL.COM

850.450.4791



BUYANDSELLWITHBURLINGGROUP.COM

COMMON TERMINOLOGY

Contract – An offer with signatures from all parties.

Appraisal – Independent third party assesses the value of the property.

Inspection – Independent third party assesses the condition of the property and provides a report of its condition.

Addendum – A document added to a contract.

Earnest Money – A deposit put into the brokerage trust account.

Closing Costs – Costs and fees associated with a real estate purchase.

Seller Paid Concessions – Money toward closing costs.

Owner's Title Insurance – Retroactive insurance that covers homeowner if a title issue arises that was not previously found on a normal title search.

Appraisal – Property value statement from a professional appraisal.

Inspections – Summary of the condition of a home with recommendations for repair, replacement or maintenance.

WDI – Wood destroying insects.

Dotloop – An online secure file management system.

Closing – The final phase of a homebuying process in which the buyer receives the deeds and the seller receives the payment.

Deed – The legal document that transfers ownership of a property from a seller to a buyer.

Under Contract – A prospective buyer and seller reaching an agreement on a property. At this early stage, both parties are in alignment with the terms of the deal, including the property's price and closing date.

Active – Home is for sale.

Pending – Home is under contract and unavailable.

Coming Soon – Home will be available for showings soon.

Homeowners insurance – Covers expenses that occur when something unexpected or accidental happens to your home and/or belongings.

Renters Insurance – Protects your personal property in a rented apartment, condo or home from unexpected circumstances such as theft, fire or sewer backup damage.

Pre-Approval – A lender has reviewed your financial situation and determined that you meet at least some of their requirements to be pre-approved for a loan.

Pre-Qualification – An estimate for credit given by a lender based on information provided by a buyer.

Underwriting – The process through which an individual or institution takes on a financial risk for a fee.

Settlement Statement "ALTA" – A statement with fees and agreed contract concessions for both buyer and seller.



BRENDA BURLING *Realtor®*

BRENDA.GRIFFIN.REALTOR@GMAIL.COM

850.450.4791



BUYANDSELLWITHBURLINGGROUP.COM