



**KW** JUPITER  
KELLERWILLIAMS REALTY

# *BUYER'S GUIDE*

LET'S FIND YOUR DREAM HOME



# QUESTIONING THE FUTURE

When it comes to buying a home, you probably have a million questions. Homebuying is a process that encompasses many different steps that impact your finances, your lifestyle, and even your emotions. In this guide, we'll help you answer questions like...

## HOW DO I WANT MY FUTURE HOME TO LOOK?

You don't necessarily have to know all the details yet, but working out a few big details can help you immeasurably on your journey. Knowing you want to live in the suburbs or need lots of natural light is a big advantage - it'll save you time and help you make a better decision.

## AM I FINANCIALLY PREPARED TO BUY A HOME?

Buying a home is a major decision - one that can impact your finances. But, with a little preparation, understanding how much home you can afford is actually pretty straightforward.

## WHICH HOMES DO I LIKE?

Narrowing down which home you would actually like to buy can take time! Knowing which factors truly matter to you can help you make a smart choice for your future

## HOW DO I MAKE AN OFFER?

While your real estate agent will take care of most of the details, you can rest easy if you understand what an offer is (and what it isn't!) as well as what goes into one.

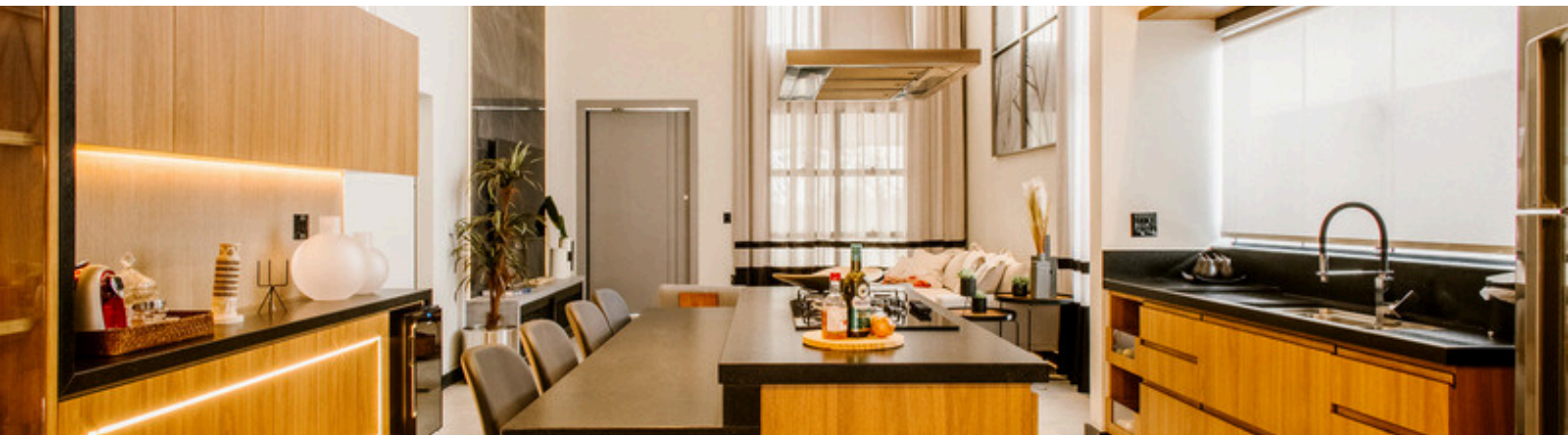
## WHAT SHOULD I CONSIDER BEFORE CLOSING?

Just prior to closing, you'll want to put "peace of mind" at the top of your to-do list by making sure you know what to do - and what not to do!

# *WHAT'S INVOLVED IN BUYING A HOME?*

1. Decide what type of home you like.
2. Consult with your agent.
3. Determine a realistic budget and meet with a mortgage representative.
4. Go shopping! Attend open houses and look at listings.
5. Make an offer on a property you love.
6. Have home inspections and negotiate the final contract.
7. Prepare for closing and gain peace of mind.
8. Close on your new home. Congrats, homeowner!

***Take a deep breath  
and get ready to  
move into your  
new home***





# THERE'S NO PLACE LIKE *YOUR HOME*.

Before you launch full-tilt into the homebuying process, it can help to take a few deep breaths and think about what you actually want. Understanding which items are important to you and your family - not your neighbors, your extended family, or anybody else - will be invaluable as you begin your home search.

It's also fun! It gives you a chance to daydream about your ideal life, and what type of home would support it. We recommend thinking about the next 7 to 10 years of your life when filling out the worksheet on the next page.

## THINK ABOUT THINGS LIKE

Will you want to expand your family? Do you anticipate downsizing as family members "leave the nest"? Do you anticipate needing additional storage for hobbies you might want to try? Will other members of your family, such as a parent, need to live with you for an extended period of time? Do you anticipate needing larger amounts of outdoor space for things like a pet, a garden, or a pool? What types of amenities will you want nearby, both now and in several years?

# YOUR REAL ESTATE AGENT: *YOUR EXPERT*

Your real estate agent is like a fairy godparent with a cell phone. Think we're overstating it? They're there to help you deal with all the intricacies of buying a home, from determining which types of home styles you like best to dealing with unexpected emotions at having an offer rejected.

They understand the financial and practical ramifications of buying a home, and they're here to assist you through the delicate and ever-changing process. You'll be communicating with your agent multiple times a week, possibly for several months, so you want to make sure they're somebody that you like and trust. This is a huge purchase you're making, and your agent is your advocate through this tricky process.

## WHAT DO YOU NEED FROM AN AGENT?

When talking to your agent, make sure you communicate your preferences and expectations. Think about things like:

How often would you like to talk to your agent? Weekly? Daily?

How do you want your agent to communicate with you? Do you prefer phone calls, emails, texting, or something else?

Is there a timeframe or deadline for your homebuying decision

## YOUR AGENT

Make the most of your relationship with your real estate agent. It benefits you to begin working with an agent early in the process, since you'll gain their expertise regarding market conditions. Consulting your real estate agent before fully immersing yourself in the homebuying process is smart. You'll be able to make your expectations clear without the pressure to make a big purchase looming over your head.

## WHY US?

Our agents are equipped to help you succeed. We offer advanced training and exclusive technology to help you find the home of your dreams. And, we consistently earn the real estate industry's highest ratings for customer service!

# WHAT'S YOUR BUDGET?

A key step in the home buying process is determining how much home you can afford.

**To ensure that you have the funds available, create a budget!**

## DETERMINING A BASIC BUDGET

When trying to understand how much home you can afford, what you are really determining is the maximum monthly mortgage payment you think you can comfortably pay. There are several pieces of data that need to be factored in to calculate how much home you can afford.

The very basic information includes your yearly income, monthly debts owed, and the down payment you expect to put on the house. Based on these three numbers, you can come up with a rough estimate of the maximum home price you can afford within your current budget.

## DETERMINING A BASIC BUDGET

To get a more accurate and precise number, you will need to take into account detailed information about the new home you are looking to purchase and the mortgage loan that would finance that property.

## HERE ARE THE THING YOU MAY NEED TO CONSIDER

- The down payment amount you will need.
- The premium amount on the homeowner's insurance for the property (premium will be determined by many factors about you, the property itself, and coverage levels chosen)
- The premium amount on flood insurance for the property, should flood insurance coverage be required by the mortgage lender.
- The real estate taxes for the area into which you are moving.
- Homeowner's association dues (if applicable).

LET'S MAKE  
THIS *EASIER*

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Honestly? While you can work out the basic math yourself with the help of a mortgage calculator, your self-determined answer is still limited. The only real way to figure out your true homebuying budget is to speak with a mortgage professional.

# PRE-QUALIFICATION vs. PRE-APPROVAL

If you're doing research about buying a home, you'll see the terms "pre-approval" and "pre-qualification" seemingly everywhere. Although they sound similar, these are actually two different things! Here's how you can tell which is which.



## *PRE-QUALIFIED*

- A quick "snapshot" that helps you know how much mortgage money you might qualify for.
- May require a credit check, depending on state
- Does not require documentation about your financial situation.
- Provided by a lender as a ballpark estimate.
- No cost involved and no commitment on either side.
- A good way to start figuring out how much home you can afford.
- Does not work as a signal that you are ready to purchase a home.

## PRE-APPROVED

- A quick "snapshot" that helps you know how much mortgage money you might qualify for.
- May require a credit check, depending on state
- Does not require documentation about your financial situation.
- Provided by a lender as a ballpark estimate.
- No cost involved and no commitment on either side.
- A good way to start figuring out how much home you can afford.
- Does not work as a signal that you are ready to purchase a home.

Contact Us to Get Started.

## CHECKLIST

# MORTGAGE PRE-APPROVAL DOCUMENTS

Here's what you'll need to provide your lender for a mortgage pre-approval:

- Social security card(s)
- Proof of employment, including a list of employers for the past two years.
- Proof of income, such as pay stubs for the past two months.
- Tax documents, such as W2s and federal tax returns.
- Place of residence - provide all addresses for the past two years, as well as your landlords' names and addresses.
- Bank statements for checking, savings, and money market accounts.
- Asset statements for IRAs, stocks, etc.
- Documents for other outstanding loans, such as student loans or car payments.
- Gift letters explaining that any money from family members is a gift and not a loan.
- Itemized list of monthly expenses, such as rent, credit card payments, etc.
- If self-employed, documentation such as balance sheets and federal tax statements.

## REMEMBER

**NOT ALL LENDERS REQUIRE EACH ITEM, AND SOME LENDERS MAY REQUIRE MORE INFORMATION.**

However, this is a good starting point - if you gather these documents into one place, your lender will be better able to guide you to determine what other information you may need to provide.

# TOURING PROPERTIES:

## *Time to go shopping*

When you go shopping for groceries or clothing, you'd never leave home without some idea of what you want to buy, right? Touring houses is like shopping for a home. You'll be able to take your wants and needs for your dream home and start translating them into reality.

### WHAT TO BRING TO AN OPEN HOUSE

- Your agent!
- Pen and paper
- Measuring tape and measurements
- An open mind!

### HOW TO TOUR A HOME

When you arrive, you may be greeted by the listing agent. While you can chat with them, you'll want to let them know you're represented - introduce them to your agent! While you can absolutely talk to the listing agent about the property, leave "negotiation" types of questions off the table. Your buyer's agent is a pro at having these conversations and will be able to get the right information at the right time.

Walk through the home twice if possible: Once to see its general layout and "feel," then go through a second time to look at more specific items of interest to you. Open up closets, take measurements, do whatever you need to do to see if this is a good candidate for you.

Make sure you keep what's important to you in mind as you tour a home. A gorgeous living room with a natural stone fireplace may be appealing, but not if the kitchen is tiny and cramped and you love to cook!



Looking for an open house in your area?  
Find out which homes you can tour

**VISIT:** [GeorgiaMcGivney.kw.com](https://GeorgiaMcGivney.kw.com)

# MAKING AN OFFER

Once you've decided on the right home for you, it's time to make an offer! Your real estate agent will walk you through this process in detail, including any applicable laws in your area. However, there are a few important things to know.

## OFFERS AND CONTRACTS

A "verbal offer" is not binding and doesn't create an enforceable obligation on the part of the seller to sell or on the part of the buyer to buy. Until you've put all material terms of your offer in writing and you've signed it, the offer is not binding. Until it's signed by the seller, the offer does not bind either party.

However, once the offer is signed, it becomes a binding contract according to its terms, subject to any and all contingencies in the offer. Make sure you discuss this process with your agent in detail - and never sign anything you don't understand.

## Negotiating the offer

In days past, "offer low and get a counteroffer" was very common. However, today's sellers (and their listing agents) are more savvy. While you may be able to offer less than the asking price, a dramatically low offer may not even be considered.

Today's transactions can also move quickly! There may not be time to make multiple offers - so make the most of yours. When it comes to competing offers, a seller isn't obligated to offer you a "right of first refusal" or a chance to improve your offer. This might happen as part of negotiations, but it isn't required.

Always read an offer and make sure you know what's in it. This includes making sure any appliances or other such inclusions are listed in the contract. Just because it's in the MLS listing or marketing materials doesn't necessarily mean it is legally part of the offer, so make sure you know what you're getting by including it in the contract. If you don't understand the terms of the offer, ask your real estate agent to clarify. If you need legal, tax, or other advice, consult with a professional in that field.



# The Home Inspection

When you make an offer on a home and it's accepted, there are usually a variety of conditions that you'll have to fulfill. In many places, the purchase of a home is contingent on a home inspection (or waiving that inspection). Depending on where you live, you may be required to complete different types of inspections or other items, so make sure you ask your real estate agent!

## WHAT TO INSPECT WHEN YOUR INSPECTING

A home inspector's job is to visually inspect and evaluate the conditions that are present at the time of the inspection. They examine everything in the home that can reasonably be accessed - without moving appliances, puncturing walls, pulling up carpet, or using any other invasive techniques.

## THE AREAS AND SYSTEMS THAT ARE USUALLY (PROVIDED THERE IS ACCESS) INCLUDE:

### Inside:

Attic, basement, ceilings, doors, floors, interior water penetration, structure, ventilation, walls, windows, appliances.

### Outside:

Crawlspace, driveway, exterior and siding, foundation, garage, grading, roof, sidewalk

## WHAT TO INSPECT WHEN YOUR INSPECTING

Based on the inspection results, you may want to move forward with the transaction, walk away, or negotiate with the seller on repairs to items noted in the inspection. Your agent will refer you to the terms and remedies in your sales agreement.

# GETTING CLOSE TO CLOSING

As you approach your closing, there are a few things you'll want to do to ensure peace of mind heading into the big day:

01



## Avoid major purchases

Try to suppress the urge to buy a new couch until you're safely ensconced in your new home. Before you buy, speak to your mortgage representative, as a major purchase may impact your ability to secure a mortgage.

02



## Property taxes

In most cases, property taxes are approximate, and depending on the source used to obtain tax information, there may be different results. We recommend that you confirm with the appropriate municipality.

03



## Homeowners insurance

Your lender will require proof of homeowners insurance coverage prior to your home closing. Ask your lender what will be required so that proof of insurance can be provided in advance.

04



## Final walk-through

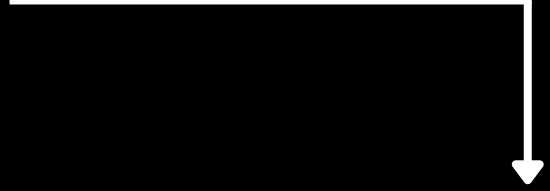
Before closing, make sure you have the chance to have a final walk-through to ensure that the property is in the same condition as when you put your offer in. If possible, make sure the utilities will still be on to verify that everything works properly.

# CLOSING

## *Do's*



## *Dont's*



- Ask questions and be informed.
- Provide copies of all requested documentation in a timely fashion.
- Keep your file current with the most recent copies of your pay stubs and bank statements.
- Continue to make all payments on credit cards, loans, and rental/mortgage accounts as agreed.
- Maintain a paper trail on everything connected to your application. A good place to do this is the document folder provided at application.
- Provide a copy of your pre-qualification, pre-approval or commitment letter, and your mortgage representative's contact information to your agent.
- Be cautious of homes needing TLC or 'fixer-uppers.'
- Ask your agent if a property is located in a flood zone. Flood insurance may be needed as part of your loan.
- Consider the merits of having home inspections conducted as part of your purchase contract.
- Consider negotiating a home-buyer warranty as part of your purchase offer.
- Obtain a legible and fully executed copy of your purchase contract, signed by all parties.
- Make a copy of your escrow deposit check provided with your contract offer, and provide evidence that it has been cashed by the closing agent.
- Arrange for a satisfactory homeowners insurance coverage binder on your home effective the date of your closing.

- Apply for or take out new credit cards, auto, or personal loans or have new credit inquiries in your credit bureau file during the course of your loan process and closing.
- Make any large, unverifiable and undocumented deposits or withdrawals to your checking or savings accounts.
- Quit or change employment without notifying your lender. Write any checks if you have insufficient funds.
- Take any cash advances on credit cards to pay for your escrow deposit.
- Withhold payments to accounts to be paid off in closing without first discussing it with your mortgage representative.
- Make a "contract purchase offer" for an amount higher than your pre-qualification or pre-approved amount without first discussing the details with your mortgage representative.
- Include the seller's personal property (furniture, machinery, etc. in the purchase contract.



## About Georgia

Originally from Chicago, I began my career in public relations and advertising, later working in sales for a major luxury developer in the city. That experience gave me a strong background in marketing, communication, and understanding what people are truly looking for when it comes to finding the perfect place to call home.

More than 20 years ago, I made the move to South Florida, and it has truly become home. I've raised my two children here and built a life surrounded by everything I love — sunshine, water, and the incredible communities that make this area so special.

When I'm not working with clients, you'll usually find me enjoying the outdoors, whether it's paddle boarding, boating, or spending time near the water. Living the Florida lifestyle firsthand gives me a genuine appreciation for helping others find a home and community that fits their own lifestyle and goals.

Real estate is more than just buying and selling homes to me — it's about helping people through an important life transition with honesty, guidance, and personal attention. Whether you're buying your first home, searching for a waterfront property, relocating, or preparing to sell, I'm committed to making the process smooth, enjoyable, and successful.

I look forward to helping you find not just a house, but a place that truly feels like home.

““ *Helping clients move forward with confidence.* ””



Keller Williams Realty was founded by Gary Keller and Joe Williams in 1983 in Austin, Texas. Originating from the idea that real estate is a local business, driven by individual agents and their presence within their communities, Keller Williams gives its agents and associates the freedom to make their own personal brand with the guidance of the company. With more than 154,000 associates, Keller Williams is determined to help you build your own legacy and business, with the help of our staff and astonishing resources. Keller Williams is not your traditional Real Estate company. That is why it is not surprising that it is the fastest growing real estate company in North America and is #1 globally.

Offering excellence in cutting-edge real estate training, real estate coaching and real estate education, Keller Williams Realty has an established network and a proven model that sets a framework for profitability in any markets across the globe.

## TECHNOLOGY

Leading-edge tech tools and training give me the edge in effectively marketing your property online, 24 hours a day, seven days a week! Through KW's exclusive Keller Williams Listing System (KWLS), your property is fed to more than 350 online search engines and available on KW's Web network of more than 76,000 sites.

Best of all, because of Keller Williams Realty's "My Listings, My Leads" philosophy, every single Internet inquiry on your property will come directly to me so that I can follow up quickly on potential buyers for your property.



## TEAMWORK

Keller Williams Realty was designed to reward agents for working together. Based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests, I'm confident that every Keller Williams professional shares the common goal of serving you, my client, in the best way possible.



## KNOWLEDGE

Keller Williams Realty helps me stay ahead of trends in the real estate industry through its comprehensive, industry leading training curriculum and research resources. It's what prepares me to provide you with unparalleled service.



## RELIABILITY

Founded on the principles of trust and honesty, Keller Williams Realty emphasizes the Importance of having the integrity to do the right thing, always putting your needs first. It reinforces my belief that my success is ultimately determined by the legacy I leave with each client I serve.

WHY KW?

## KELLER WILLIAMS REALTY IS WORLDWIDE

Offering comprehensive services to investors, property owners, tenants and developers around the world.

Keller Williams Realty has an established network and a proven model that sets a framework for profitability in any markets across the globe. We know that the strongest enterprises are driven by top talent, and our growth strategy is completely centered on getting in business with the very best people in the real estate industry across the globe.

With more than 154,000 real estate agents worldwide, operating in more than 800 market centers across the globe, Keller Williams is currently the largest real estate franchise by agent count in the World!



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“

*Luxury Is Not A Price Point  
It's An Experience*

”

Learn More

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