



The Home Buying Guide

Congratulations! The decision to buy your own home is an exciting one. The experience should be enjoyable as well as get you the perfect home with the least amount of hassle.

I am devoted to using our expertise to make your transaction successful!

Purchasing a home is a very important decision. I would like to help you with honest, accurate information so you can make well-informed decisions regarding the purchase of your home.

Please keep this booklet during all house hunting related activities: meetings, house hunting trips, etc. Use it to take notes and to keep track of deadlines, contact information and reference the order of this process. You can even staple cards to relevant pages to keep related materials together. Making this transaction as easy as possible for you is my job. We are happy to serve all your real estate needs!

- ZBH & Partners



“ I am a lifelong native of the Des Moines Metro. I attended Lincoln High School and went on to run cross country and track at Drake University. My career in real estate started at the young age of 20. Currently, I am currently a Broker at Coldwell Banker MAG. I am also the sales lead of ZBH & Partners. I’ve been a licensed agent for over 11 years. In 2016 I was given the honor of Realtor Magazine’s 30 under 30. I’m committed to my community and strive to give back through my charitable foundation called the ZBH Charitable Fund. I also have a scholarship for students with learning disabilities. I’m passionate about helping others through the real estate process. Be it buying or selling, I’m your guy. ”

Zac Bales-Henry | Broker Associate

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Why Do You Need A Realtor?

A Realtor brings a wealth of knowledge and experience to the business of buying a home. In fact, a licensed real estate professional provides much more than the service of helping you find the home of your dreams; Realtors are not just sales agents; They are expert negotiators, seasoned financial advisors, and superb navigators around the local neighborhood. They are members of the National Association of Realtors (NAR) and must abide by a Code of Ethics and Standards of Practice enforced by the NAR. A professional Realtor is your best resource when approaching to buy a home.

Let Me Be Your Guide!

Working with us can save you endless amounts of time, money and frustration.

- We know the housing market inside and out and can help you avoid a “wild goose chase.”
- We can help you with any house even if it is listed elsewhere, or is being sold by the owner directly.
- We know the best lenders in the area; can help you get pre-qualified for a mortgage; and discuss down payments, closing costs, and monthly payment options.
- We are an excellent source for general information about the community, specific information about schools, churches, shopping, transportation, plus tips on house inspections and pricing.
- We are experienced at presenting your offer to the homeowner and can help you through the process of negotiating the best deal. We bring objectivity to the buying transaction, and can point out advantages and disadvantages of a particular property.
- And the BEST thing is that all this help normally won't cost you a cent. Generally, the seller pays the commission to Realtors. However, that doesn't affect my dedication or the spirit of teamwork that we will put into helping you find and buy the home of your dreams. After all, our success depends on your success.



Five Items We Negotiate

Price

Terms

Inclusions

Possession

Contingencies

We'll work through all of these together... *That is My Commitment to You!*

The Advantages of a Buyer's Agency Agreement

Your Interests are Professionally Represented

Enlisting the services of a professional Buyer's Agent is similar to using an accountant to help you with your taxes, a doctor to help you with your healthcare, or a mechanic to help you with your car. So the first advantage is pretty obvious. If you had the time to devote to learning all you need to know about accounting, medicine, and automotive mechanics; you could do these services yourself. But who has the time? You probably already have a full-time career to which you are committed. This is why you allow other professionals to help you in specific areas of expertise. Coldwell Banker Mid-America Group has devoted their time to perfecting a career in real estate service. Continuous education, market research, and vast experience are combined with an excellent team of real estate professionals to find you the perfect home quickly. We will take care of all the hassles of everyday real estate transactions for you. We let you concentrate on your full-time job, while we do ours. Coldwell Banker Mid-America Group will guide you through the home buying process and exclusively represent your interests as we help you find a home, present your contract offer, negotiate, and close!



You Will Get a Great Home Quickly and Conveniently

The advantage to signing a Buyer's Agency Agreement with us is that you will have a professional working to find and secure the perfect home for you exactly when you need it. It is nearly impossible to find a home that meets your needs, get a contract negotiated, and close the transaction without an experienced agent. We have access to vast computer networks to make sure you only tour properties that meet your specific needs. You won't need to spend endless evenings and weekends driving around looking for homes for sale or trying to search computer network yourself. When you tour homes with your professional Buyer's Agent, you will already know that the homes meet your criteria for bedrooms, bathrooms, garage space, square footage, neighborhood, etc. Also, your Agent will ensure you are looking at homes that are in your price range.

You Get a Personal Specialist Who Knows Your Needs

Just as your accountant, doctor, and mechanic get to know your needs through a steady relationship, your Buyer's Agent gets to know your real estate needs and concerns. This type of relationship is built by open communication at all times and by touring homes with your Agent so he/she gets a good idea of your feedback and concerns about each home. If you try to jump from agent to agent, you will not receive the best real estate services possible, and you will be violating your agreement to your agent. There is nothing to gain from trying to find and tour homes on your own, and you will save a lot of time when your agent can tell you everything about any home before you see it.

What is the Buyer's Agency Agreement?

Entering into a Buyer's Agency Agreement has countless advantages and no disadvantages. When you sign the agreement, you are simply agreeing to "hire" a personal representative who, by law, must represent your best interests to the best of his/her ability. All of this personal service is available at absolutely NO COST TO YOU! The Seller's Agent is responsible for paying your Buyer's Agent fee. With Coldwell Banker, you get a professional devoted to protecting your needs to help you make one of the most important investment decisions of your life — and you don't even have to pay the fee!



Using a Realtor to Purchase a New Home

The advantages of having Coldwell Banker agent help you purchase a new home are the same as those for purchasing a resale home: knowledge of the market, help in finding the perfect home quickly, expertise in contract writing/negotiation, and closing assistance. The builder has a professional representative watching out for his needs, and you need the same expert representation.

Buying a new home is a little more difficult and time-consuming than buying a resale. We can professionally guide you through this process. Our agents have experience working with builders, have access to a database of information about subdivisions, floor plans, etc. We are also familiar with new home warranties and builders purchase contracts.

It is very important that your interests be professionally represented when you are entering into a contract for a semi-custom or build-to-suit home. These transactions are complex and the contract details must be exact in order to protect you and to ensure you get exactly the home you want!

Is there any advantage to not using an Agent to purchase a new home?

No. There is no financial advantage for you to buy directly from the builder. Builders have a “single-price” policy, meaning you will be charged the same price whether your interests are represented by an Agent or not. Just as in any resale, the Seller pays your Agent’s fee.

Remember – the Builder requires that your Agent accompanies you on your first visit to the Builder’s sales office, or they will NOT PAY your representative’s fee!



Let's Adhere to - "The Plan"

To Secure Your Dream Home Quickly!

A successful real estate transaction hinges on numerous details involving deadlines that must be met so that you can move into your dream home as soon as possible.

To Do	Date Completed
Loan Application: (Application fee is due at this time)	_____
Seller's Disclosure must be signed:	_____
Set inspection date and time:	_____
Written notice due – all items from the inspection that you wish to be repaired:	_____
Negotiation of inspection repair items complete:	_____
Title Commitment due:	_____
Insurance: (You are required to arrange for insurance coverage and to inform your mortgage company of your agent's name and phone number).	_____
Loan approval:	_____
Closing Date:	_____



Step-By-Step

The Buying Process:

Find a Realtor you can trust...

The First Step...

In the home buying process is to find an experienced Realtor that you can trust and sign a Buyer's Agent Agreement. This guarantees, by the laws of the state, that your needs are met professionally and represented throughout the entire process of buying your home.

Looking for a home...

The Next Step...

Is to look at various homes. We are available at anytime to help you find your dream HOME.

Your Offer

Be Careful – This is a BIG Step...

When you find your dream home, you should present a competitive offer immediately. Coldwell Banker has extensive experience in contract negotiations. We will ensure you get just what you want for a fair price ... a transaction in your best interest.

The Contract

We're Starting to Jog Now ...

When the seller accepts your offer, you "go under contract." You want to make sure every detail is handled accurately and immediately. We will ensure your home closes properly and on time.

Inspections

You're on the "HOME" Stretch!

Final details are handled and inspections are performed to ensure the property is "perfect" for you. Contract details are further negotiated, and we head to closing!

Now it is YOURS!

Move Into Your New Home...

Be prepared to bring your checkbook to the closing procedure – the next steps will be over the threshold of your new home!

The Details

When touring homes you will find that there are many beautiful homes on the market. There are two things you must do before looking at homes.

1. Find out from your lender how much you qualify to spend on the home. It is very easy to become excited about features found in homes out of your price range. Before you get your heart set on that big, tree-shaded colonial on the hill, you need to pin down your financial details. Only then will you know if you can afford Willow Crest, or if it makes more sense to aim for Shady Hollow.
2. Complete this list below. Please take a moment to decide what features are “Requirements” (location, basement, number of bedrooms, eating space, architectural style, garage, etc..) and which features are “Extras” (fireplace, walk-in closets, wet bar, pool, siding, vaulted ceilings, deck, landscaping, etc...). There are many different features in homes that range from necessary to luxury. It is easy to get caught up in the excitement of a beautiful home loaded with amenities. It is important that you select a home that truly meets all or most of your requirements first and foremost!

As you tour homes, check back to this list to make sure the home meets your requirements. The extras should only come into play when you make your final decision between homes that meet all or most of your requirements.

Requirements	Extras



Location

It is as Important as Choosing the Right House!

There are many factors to consider when selecting a neighborhood that is right for you. Below are just a few of the many factors -- You may think of others that are important to you. Please write them on your Requirements List so they do not get forgotten.

Neighborhoods have characteristic personalities designed to best suit single people, growing families, two-career couples, or retirees. Investigate to determine that the neighborhood in which you choose to look for a home matches your lifestyle and personality.

Scout out the Neighborhood!

It is important that you scout the neighborhood in person. You live in more than your house. Talk to people who live there. Drive through the entire area at different times of the day, morning, afternoon, evening, and late at night, as well as going during the week and on weekends. Look carefully at how well other homes in the area are being maintained; are they painted, are the yards well cared for; are parked cars in good condition, etc.

Neighborhood Factors to Consider

Look for things like access to major thoroughfares, highways, and shopping. Listen for noise created by commerce, roads, railways, public areas, schools, etc. Smell the air for adjacent commerce or agriculture. Check with local civic, police, fire, and school officials to find information about the area. Research things like soil and water. Look at traffic patterns around the area during different times of the day and drive from the area to work. Is the neighborhood near parks, churches, recreation centers, shopping, theaters, restaurants, public transportation, schools, etc.? Does the neighborhood belong to a Homeowner's Association?



Your Realty Team Roster

The following is a roster of the members of YOUR real estate team. Please keep this book with you throughout the home-buying process. It is also very helpful if you keep it for future reference.

Coldwell Banker Mid-America Group, Realtors®

Realtor: Zac Bales-Henry

Mobile: 515-494-7772

E-mail: zbh@cbdsm.com

Web: <http://www.dsmhomesales.com>

Executive Assistant: Stephanie Adair

Mobile: 515-505-4103

E-mail: stephanie.adair@cbdsm.com

Mortgage Company _____

Loan Officer: _____

Phone: _____

Address: _____

Insurance Company _____

Agent: _____

Phone: _____

Address: _____

Title Company _____

Escrow Agent: _____

Phone: _____

Address: _____

Moving Company _____

Contact: _____

Phone: _____

