



# HIRING A BUYER AGENT

**BEGIN THE JOURNEY TO FIND  
YOUR DREAM HOME**



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*LET US INTRODUCE YOU TO OUR SERVICES  
AND RECOMMENDATIONS FOR BUYERS.*

*WE APPRECIATE THE OPPORTUNITY  
TO SERVE YOU.*





# THE BUYER CONSULTATION

1

Before embarking on your home-buying journey, it's crucial to consult with a real estate buyer's agent. This initial meeting is an opportunity to discuss your needs, preferences, and budget. A competent agent will guide you through the buying process, help set realistic expectations, and develop a strategy tailored to your goals.

Try not to limit the search with too many specifics early on and keep a clear separation between actual NEEDS versus DREAM HOUSE features. Though there are many varied factors in choosing a home, we could not possibly cover them all in this article, but here are a few big ones:

## SOME THOUGHTS ON HOME SEARCHES

- Location, location, location? Is proximity to work important or what other areas are desirable?
- Age of home - do you like newer homes or older homes?
- Amenities - how many bedrooms, baths, or living spaces will you need?
- Wide open spaces? Do you prefer fenced lots, acreage, or urban layouts?
- Price range and downpayment considerations?
- Financing considerations for your preferred loan type. VA loans and FHA loans may require different features than Conventional. Some require a qualifying location in order to obtain that type of loan.

## LOAN PRE- APPROVAL

# 2

Obtaining a loan pre-approval is a vital step in the home buying process. It not only gives you an idea of your budget but also strengthens your position when making an offer. Your buyer's agent can recommend reputable lenders and help you understand the pre-approval process, ensuring you are prepared and competitive in the market.

# 3

## THE HOME SEARCH

Armed with your pre-approval and a clear understanding of your needs, your agent will curate a list of properties that match your criteria. They leverage their knowledge of the local market, network, and access to listings, some of which may not be publicly available, to find your ideal home.







# 4 VIEWING HOMES

Viewing homes with your agent is more than just walking through properties. They will provide insights into the property's condition, potential resale value, and how well it meets your needs. Your agent's experience and keen eye can spot issues or advantages you might overlook.

# WORKING WITH YOUR TRUSTED REALTOR®

# 5

Do some research alongside your REALTOR. A great home search is a product of collaboration. In today's technology-driven atmosphere, many buyers have great access to available home listings and data. Be cautious, however, to verify information with your agent because many details listed online are incorrect. Listing syndication can make display errors fairly commonplace and many buyers make the mistake of not confirming details of sold data, square footage, numbers of bedrooms and baths, etc. Also be aware that, when searches are conducted on websites of agents other than ValleyMLS.com, some will phish your personal information and search criteria in order to prospect for your business. You may begin to receive "alerts" or "new listings" based on the searches you run on those sites. If you have a chosen REALTOR®, it is best to ask them the most reliable public data for MLS information.

# PRICING & NEGOTIATING OFFERS

# 6

Once you've found a home you're interested in, your agent will help develop a pricing strategy. This includes analyzing comparable sales, understanding market conditions, and considering the home's condition to make a competitive offer that aligns with your budget and investment goals

But crafting an offer involves more than deciding on a price. Your agent will advise on contingencies, closing timelines, and other terms to protect your interests. Skilled negotiation is key to reaching an agreement that is favorable to you, and your agent's expertise is invaluable in this phase.



# INSPECTIONS AND REQUESTING REPAIRS

After your offer is accepted, conducting thorough inspections is crucial. Your buyer's agent will help coordinate these inspections and advise on which repairs are important to request. They understand the importance of due diligence and can negotiate with the Sellers to address significant issues before closing.

# 7

# 8

## APPRAISALS & SURVEYS

Your lender will require an appraisal to confirm the home's value, and you might need a property survey to define its boundaries. Your agent can facilitate these processes, ensuring they are completed efficiently and addressing any discrepancies that may arise.

# 9

## MANAGING THE CLOSING

Approaching closing, your agent will manage the myriad of details to ensure a smooth transaction. This includes coordinating with lenders, attorneys, and other parties involved, reviewing closing documents for accuracy, and preparing you for what to expect on closing day.

Have you scheduled your homeowners' insurance policy to begin?  
Have you set up utilities for the new house?

# 10

## OWNING A HOME

The relationship with your buyer's agent doesn't end at closing. They can be a resource for finding contractors, understanding tax implications, and even planning for future real estate investments. Your agent's goal is to ensure you not only find a house, but also successfully transition into homeownership. Whether you're a first-time buyer or seasoned investor, a knowledgeable estate buyer's agent is your advocate and guide through the complex world of real estate. This booklet aims to demystify the process and set you on the path to finding your perfect home.



# OTHER TIPS

## FOR SALE BY OWNERS?

If you are interested in a home for sale by owner, contact your agent first. Ask your agent to contact the seller to ascertain whether or not they are willing to work with a Buyer Agent and/or pay the Buyer Agency fee. If the seller will not work with an agent, you and your REALTOR can work out details that will honor the Seller's wishes while still maintaining your ability to have Buyer Representation.

## WHY SHOULD YOU SEE HOMES WITH YOUR OWN AGENT?

Always see properties with your own agent. Calling the listing agent will rarely, if ever, save you money and compromises your ability to have your own buyer agent's representation. If a listing agent (or any agent other than your own) shows a home to you and you subsequently make an offer, that agent can claim to be the "procuring cause" of the sale with full claim to the full realty fee. This is fine if you want to pay your agent fee out of your own pocket but, if the seller has agreed to pay a fee to a selling agent, WHY WOULD YOU? Also, honor your agency agreement. If you are working with an agent, do not discuss your position with other agents nor with the general public. As with legal situations, anything you say can and will be used against you in an offering scenario. Your communication with your agent has protections that will serve your best interests - don't give your position away by speaking too freely with people who are not working for you.



# Moving Checklist

## PREPARATIONS

*1 month before the move*

- ☐ Reserve moving truck / movers
- ☐ Get boxes, tape, and other moving necessities
- ☐ Notify companies of the date for the final meter reading
- ☐ Begin cleaning out closets, attic & garage
- ☐ Analyze what can be thrown away / donated
- ☐ Start packing infrequently used items

*1-5 days before the move*

- ☐ Defrost your freezer / ice maker
- ☐ Clean refrigerator, microwave, stovetop, and oven
- ☐ Confirm travel / moving arrangements
- ☐ Gather and clean outdoor furniture  
Pack a suitcase for each family member with clothes & toiletries to get through the first 3 days
- ☐ Start packing infrequently used items
- ☐ Back up all computers
- ☐ Arrange help for kids/pets for moving day

## IMPORTANT DOCUMENTS

- ☐ Financial and legal
- ☐ Medical and dental
- ☐ Birth certificate
- ☐ Passports
- ☐ Vet records

## NOTIFY & UPDATE

- ☐ US Postal Service
- ☐ Auto insurance / Car registration
- ☐ Drivers License
- ☐ IRS + Social Security
- ☐ Voter Registration
- ☐ Banks / Investments
- ☐ Friends & Family
- ☐ Schools
- ☐ Internet / Cable providers
- ☐ Transfer your prescriptions

## MOVING DAY

- ☐ Get up early on moving day
- ☐ Dispose of trash
- ☐ Final cleaning
- ☐ Give movers instructions and make sure to tip
- ☐ Take a final walk through of home to make sure no items are left
- ☐ Go grocery shopping

Notes



THANK YOU  
FOR THE OPPORTUNITY  
TO SERVE YOU.



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