



LET'S FIND YOU A HOME

A HOMEBUYERS GUIDE

presented by

THE PLEASURE TEAM



TIMELINE

This is a brief summary of the timeline for purchasing your home. Remember, as your Realtor, I will be there to be sure you feel confident during each step of this process.

1

Interview

Find the right Real Estate Agent for you

2

Pre-Approval

Meet with a lender and get a pre-approval letter

3

Search

Begin your online home search

4

Showings

We will set up showings and view the homes you are interested in

5

Offer

After finding the right home, we will put in a strong offer and negotiate the terms of the contract

6

Escrow

Deposit escrow and complete loan application within time frame of the contract

7

Inspections

Schedule inspections and negotiate any repair requests and issues from inspection

8

Financing

Order appraisal and obtain homeowners insurance

9

Last Steps

Receive clear to close from lender and preform final walk-through before closing

10

Closing

Hooray! Time to get your keys and celebrate buying your home



FINANCES *your budget*

Start by evaluating your financial situation and determining how much you can afford to spend on a home. Consider factors such as down payment, monthly mortgage payments, closing costs, and ongoing expenses.

QUESTIONS TO ASK POTENTIAL LENDERS

What is the best type of loan for me?

Do I qualify for any special discounts or loan programs?

What interest rate can you offer?

When can you lock in my rate?

What fees can I expect from you?

What are my estimated closing costs?

RECOMMENDED LENDERS

Please feel free to reach out and interview some of the lenders that I know and trust.

LENDER NAME: LINDA MCCOY

COMPANY NAME: MORTGAGE TEAM 1

NUMBER: 251.610.0494

EMAIL: linda@mortgageteam1.com

LENDER NAME: VELEETA AARON

COMPANY NAME: TRUSTMARK BANK

NUMBER: 251.338.6048(OFFICE) 251.604.7599

EMAIL: vaaron@trustmark.com

LENDER NAME: JENNIFER PATRONSKY

COMPANY NAME: NEW AMERICAN FUNDING

NUMBER: 251.716.3505

EMAIL: jennifer.patronsky@nafinc.com

LENDER NAME: STEPHANIE JOHNSON

COMPANY NAME: HANCOCK WHITNEY BANK

NUMBER: 251.665.1763 251.605.9033 (CELL)

EMAIL:



YOUR HOME

search

step 1

After you speak with a lender and get pre-approved, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS).

step 2

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help me to best help you during the home search period.

step 3

When you decide you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be Under Contract.



IMPORTANT FACTORS

What other factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)

What features are important to you in your new home?

What are the must-haves in your new home?

What are the deal breakers in a new home?

Any specifics not mentioned above:

NON-NEGOTIABLE CHECKLIST

KITCHEN

- ☐ Island
- ☐ Updated countertops
- ☐ Walk in Pantry
- ☐ Updated cabinets
- ☐ Breakfast nook
- ☐ Updated appliances

BATHROOMS

- ☐ Double Vanities
- ☐ Bathtub
- ☐ Updated bathroom
- ☐ Walk in shower
- ☐ Guest bathroom

MAIN LIVING AREA

- ☐ Walk-in closet
- ☐ Split floor plan
- ☐ Storage space
- ☐ Master on main floor

ADDITIONAL FEATURES

- ☐ Hardwood floors
- ☐ Fireplace
- ☐ Office
- ☐ Formal dining room
- ☐ Open floor plan
- ☐ Front porch
- ☐ Separate laundry area
- ☐ Parking space



INSPECTION *period*

TYPES OF INSPECTIONS

Home Inspection

Radon Testing

Wood-Destroying Organism (WDO)

Inspection Mold Inspection Foundation
Inspection

HVAC Inspection

Lead Based Paint Inspection

Septic Tank Inspection

Pool Inspection

INSPECTION TIME PERIOD

**The typical inspection period is
between 10-15 days**

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.

OFFERS & NEGOTIATIONS

Info needed

Pre-approval letter

Offer Price

Financing Amount

Escrow Deposit

Closing Date

Inspection Period

Closing Costs

Escrow

Congrats! We are almost there. You will turn in your Escrow Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes between 30-45 days.



RECOMMENDED HOME INSPECTORS

Please feel free to reach out and interview some of the inspectors that I know and trust.

HOME INSPECTOR: BILLY COOLEY

COMPANY NAME: LEGENEDARY HOME

INSPECTIONS NUMBER: 251.367.3196

HOME INSPECTOR: JIM MCDONOUGH

COMPANY NAME: JIM MCDONOUGH HOME

INSPECTIONS NUMBER: 251.402.0301

HOME INSPECTOR: CHRISTOPHER HUFHAM

COMPANY NAME: AMERISPECC

INSPECTIONS NUMBER: 251.300.0902

HOME INSPECTOR: RICK SPURGEON

COMPANY NAME: SPURGEON HOME

INSPECTIONS NUMBER: 251.623.0139



HAPPY

clients



Bri Griffin

She's an amazing realtor. If you want somebody who's going to fight for you and just represent you to the fullest, choose her you will not be disappointed.



DORLISA MOSE

The best Realtor in Mobile hands down. She listens, she has a heart of gold and she doesn't stop until she finds the perfect home for you.



Dana Finch

Best realtor, helped me find my home im in today. Thank you 🥰

ABOUT *your Realtor*

THE PLEASURE TEAM

REALTOR

When it comes to finding your dream home or selling your property, The Pleasure Team is the team you want in your corner. With a deep understanding of the market and a genuine passion for helping clients achieve their goals, they go above and beyond to make every transaction smooth and stress-free.

Their personalized approach, attention to detail, and unwavering dedication ensure that whether you're buying or selling, you'll have an exceptional experience from start to finish. Trust The Pleasure Team to turn your real estate dreams into reality!



CONTACT

251. 255. MOVE

www.thepleasureteam.com

Mobile, Alabama



NEED HELP MOVING? ASK ABOUT MY FREE MOVING TRUCK!