

# THE HOME BUYING PROCESS



Lizzie and Associates

DON'T JUST LIST IT, "LIZ IT!"

Lizzie Helmig

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NovaHomeSale.com



PROGRAM ON NEGOTIATION  
HARVARD LAW SCHOOL



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## Lizzie & Associates

**My belief is that buying a home should be one of life's great events whether you are a first-time home buyer or an experienced consumer in the real estate market.**

### ***KNOWLEDGE***

As a dedicated real estate agent, I am qualified to guide you in buying or selling your home. I am a Certified Real Estate Negotiation Expert and I will use my skills in investments, contract negotiations, and marketing to your best advantage. To stay relevant, I invest in my business, and I have been a client of the most prominent Real Estate coaching group worldwide for the past 5 years and recently was certified by Harvard School of Law for the Program on Negotiations for Senior Executives.

### ***INTEGRITY***

For most people, buying or selling a home is one of the largest and most important financial decisions they make. That is why it is so important to work with someone you trust and know will always look out for your best interest. People trust me with their most valuable asset. It's a responsibility I take very seriously. I know that your success is my success.

### ***LOCAL EXPERTISE***

I offer local expertise in a home market tailored to meet your needs. I know the neighborhoods, schools, market conditions, zoning regulations and local economy. I will do the leg work, keeping you well informed of new listings and conditions as they impact the market.

### ***SUCCESS***

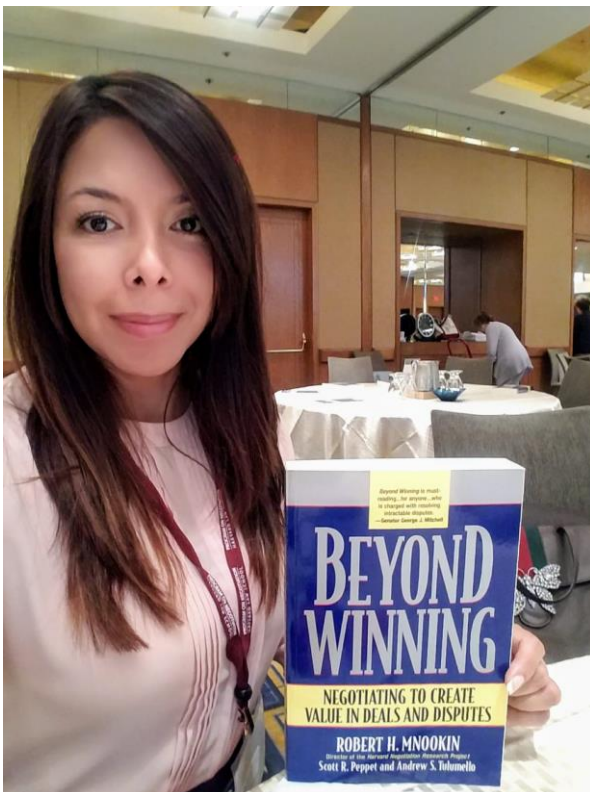
My business philosophy is to provide the best possible service to my clients, helping them to achieve their dreams and goals. My success is measured by their satisfaction and referral of their friends, family, and colleagues. Whether you are looking to buy or sell your home, I will provide sound and trustworthy advice to help you achieve your real estate goals. Let me guide you through the complexities of buying or selling your home, eliminating hassles and stress.



# Certified Harvard Negotiator



## PROGRAM ON NEGOTIATION HARVARD LAW SCHOOL



**CERTIFIED HARVARD NEGOTIATOR**  
More effective negotiations means maximizing your results. Not only will Lizzie guide you through the process, but her skilled techniques will give you the best possible outcome through competitive hard-bargaining and collaborative negotiating. You can have confidence in her ability to negotiate a plan for success!



# Why Pearson Smith?



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## It's About Relationships

What this means for you:

- Neighborhood knowledge
- Exceptional service
- Market expertise
- Unsurpassed integrity
- Premium tools and services
- A strict code of ethics
- Locally owned and operated offices
- Giving back to our communities

While the real estate industry has changed substantially over the years, our core values, relationships, community, collaboration, and professionalism have remained central to how we do business, and will continue to do so for years to come.

# How I Help You Buy Your Home



**Helping you buy a home is only the tip of the iceberg!**

**In addition, I will:**

- Ensure you thoroughly understand real estate principles, contracts, and other documents
- Refer you to a trusted lender that can assess your finances and pre-approve you for a loan
- Help you figure out which types of communities would fit your lifestyle best
- Arrange tours for homes that interest you and fit your needs
- Write up all of the necessary paperwork and negotiate a mutually accepted purchase and sale agreement
- Oversee inspection
- Determine any necessary actions or responses following an inspection
- Complete all documents and submit to the escrow company in a timely manner



# Your Consultation



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## What does a consultation look like?

A consultation can be as simple as getting a cup of coffee or as formal as an office visit. It all depends on your comfort level.

During a consultation we will determine your needs, discuss current market conditions and establish communication so we both stay in the loop about properties coming on the market. I want to make sure you are as involved throughout your journey.



## Things to think about before your consultation:



-What is your timeline for buying a home?

-What type of financing do you plan to use?

What are you looking for in your dream home? What would you like to avoid? (TOP FIVE)

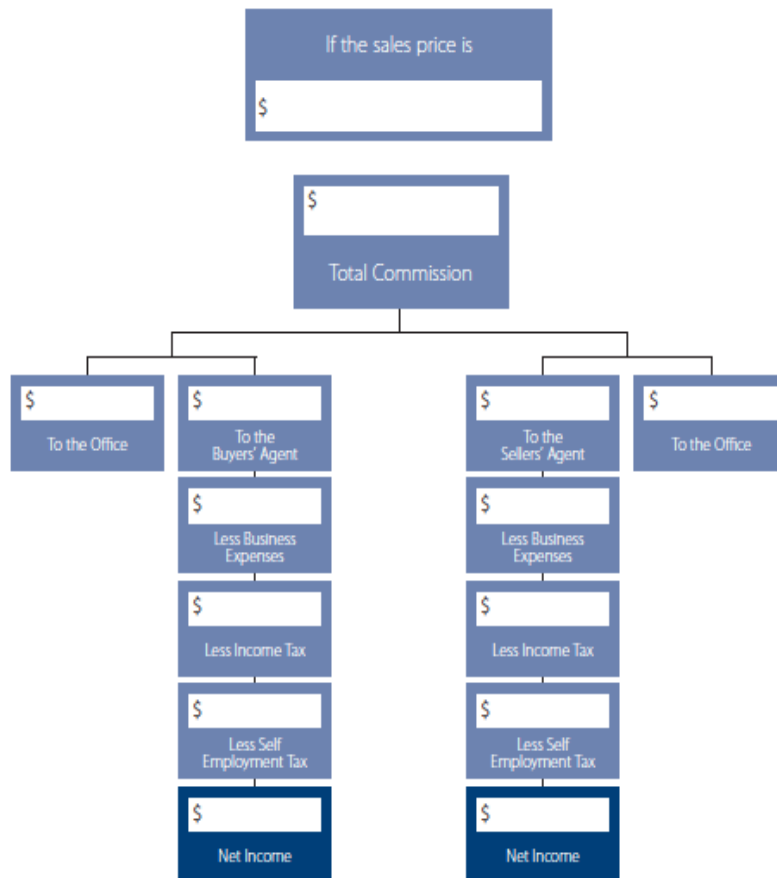
Please compile a list of any questions or concerns you have and bring it to your consultation!

# How I Get Paid

The Selling Party pays Broker Commission. Possible exceptions are **FSBO** or **Zillow "Make Me Move"**.

## HOW I AM COMPENSATED

As an independent contractor, I'm paid by commission only after a sale. Helping you sell or buy a home is my top priority. I retain only a portion of the total commission, minus my business expenses.



\*Business expenses include, but are not limited to: office fees, Multiple Listing Service fees, Realtor Association dues, automobile expenses, communication expenses, personal marketing expenses, advertising expenses, office supplies and equipment, listing and selling expenses, insurance and continuing education.



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# Get Pre-Approved



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You can choose any lender you like, but **BELOW** are two  
**TRUSTED** Local Lenders that can get the job done!



**Patrick Ly**

**Branch Manager | Sr. Mortgage Advisor**

Cell: (443) 812-8268

Email: [PLY@unionhomemortgage.com](mailto:PLY@unionhomemortgage.com)

Web: [www.unionhomemortgage.com/PLY](http://www.unionhomemortgage.com/PLY)



**Reginald Maddox**

**Sales Manager | Sr. Mortgage Advisor**

Cell: (571) 238-1592

Email: [Rmaddox@mcleanmortgage.com](mailto:Rmaddox@mcleanmortgage.com)

Web: [www.reginaldmaddox.com](http://www.reginaldmaddox.com)

Lizzie Helmig | 703-459-7667



# Thou Shalt Not...



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## During the Home Buying Process...Please Avoid...

- Changing jobs, becoming self-employed, or quit your job
- Buying a vehicle
- Using credit cards more than usual or necessary
- Stopping paying bills or late payments
- Spending money you have set aside for closing
- Omitting debts or liabilities from your loan application
- Buying furniture or appliances
- Originating any inquiries into your credit (applying for new cards, etc.)
- Making large cash deposits without checking with your loan officer
- Changing bank accounts
- Co-signing a loan for anyone
- A change in marital status

**Each of these could jeopardize your ability to obtain a Loan. If unsure, call your Loan Officer and ask before doing any of the above.**



On touring day, we will take several hours to view around 4-6 homes that could fit your needs. This is my chance to learn more about what kind of style you like and what things you don't want in a home. This is also a great opportunity for you to get an idea of what you can get in different areas in your price range.

According to the National Association of Realtors, buyers typically look at a median of 10 homes and spend 10 weeks looking on average.

It can take days, weeks, or years to find the right home. We will work together to make sure it's perfect for you. Your time frame is my time frame.

# Find Your Dream Home



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Once we find a property that meets your needs, we will discuss our strategy for making an Offer. We will look at the current market in the area to make sure your Offer is appropriate and strong.

**I want to ensure that you don't overpay.**

Lizzie Helmig | 703-459-7667



# Due Diligence



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## **I will ensure that this is really the best home for you by:**

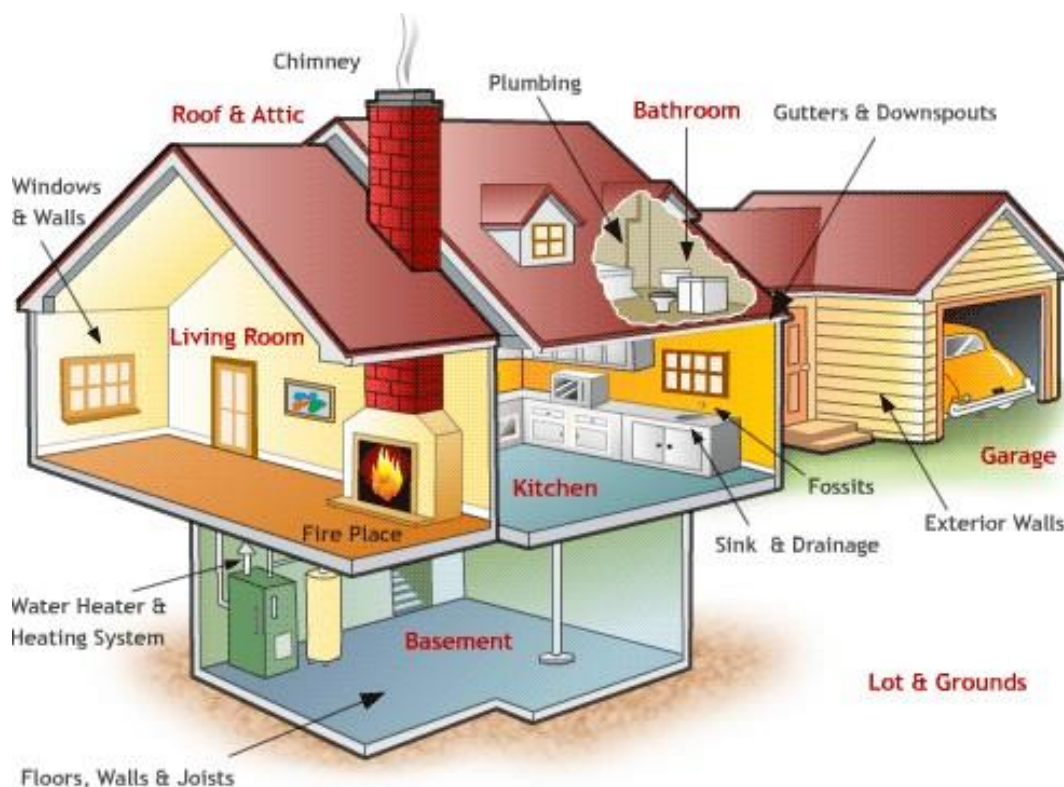
- Researching the neighborhood/community and answering all of your questions
- Looking at nearby schools, commute times, public transit options, etc.
- Having a Reputable Inspector look through the home
- Work with your Mortgage Representative to make sure you're comfortable with the home's price point



# The Home Inspection



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**Home Inspections are vital to the home buying process. They take the guess-work out of buying a home and may put you more at ease with your decision, or guide you to change your mind. I will:**

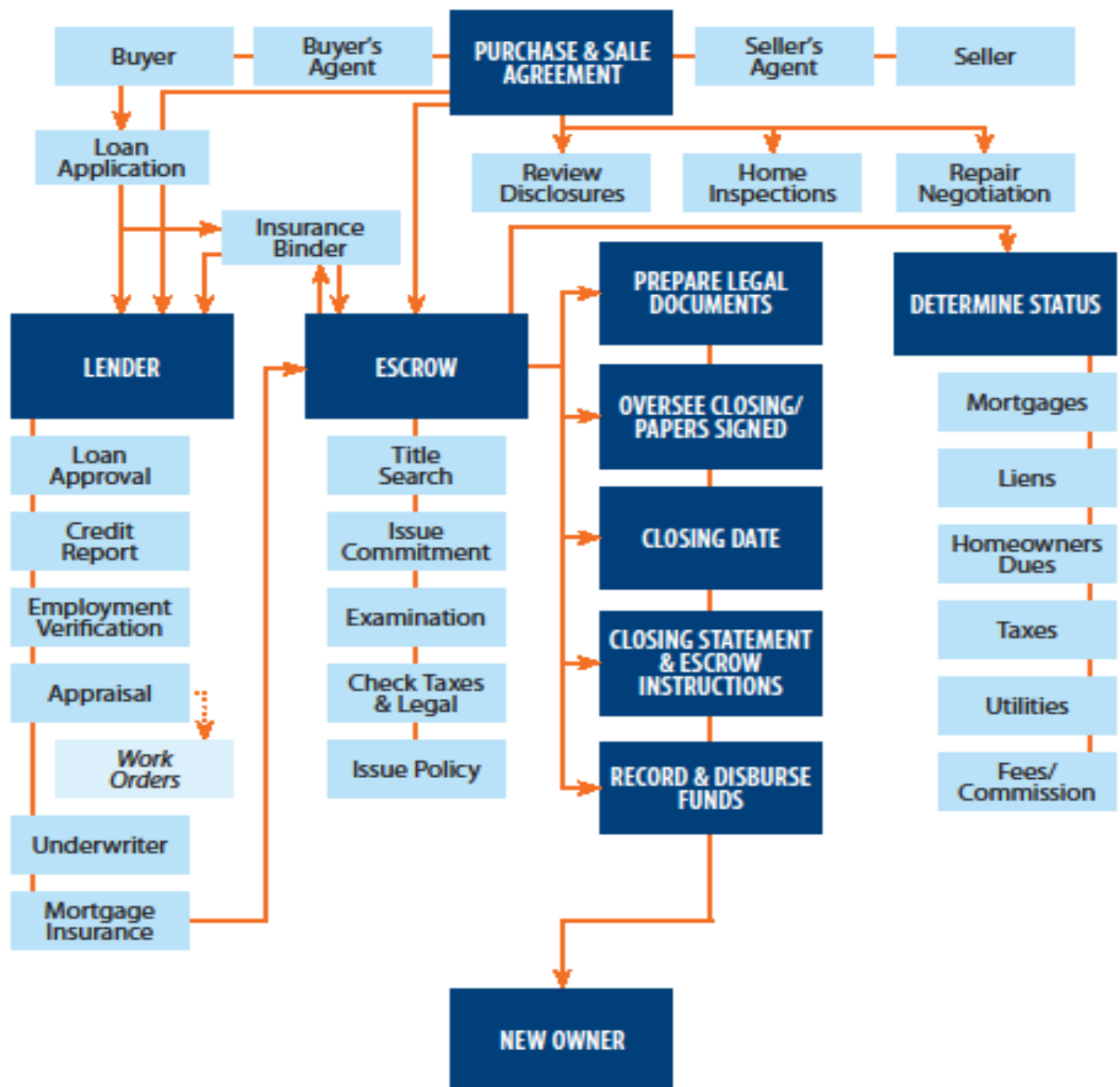
- Find you a reputable and trustworthy Inspector and Contractor (if necessary)
- Notify you if any unknown problems occur and work to solve them
- Review inspection options
- Negotiate fair solutions to problems if needed
- Make sure you fully understand the condition of the home and that you are an Informed Buyer

# The Path to Closing



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## COORDINATING THE CLOSING



# Signing vs. Closing



After you sign the closing documents (usually a couple days prior to closing), the documents will be recorded at the county. This usually happens in the late afternoon, and you will have access to your new home in the early evening.

During this time we will keep in touch! I am always happy to answer any questions you may have in the final stretch. I also have an extensive sphere of referrals (plumbers, contractors, movers, etc.) that I'd be happy to connect you with.

If you're satisfied with my service, I would love to help your friends and family—I **always** have time for your referrals.

# Buyer Closing Costs



## Here is a list of typical fees that you as a buyer are responsible for in a Real Estate Transaction:

- Lender's Title Insurance Policy
- 1/2 Escrow Fee
- Property Inspection
- Lender Fees:

Appraisal

Credit Report

Loan Origination Fee

Loan Interest

Private Mortgage Insurance

(avoid this by putting 20% down!)

The only out of pocket costs that aren't financed in your loan are typically home inspections, appraisal, and your down payment. A good rule of thumb is to budget roughly 2.5% of your loan amount as a total.

\*These values are all approximations based on a home selling for \$500,000.

Fees subject to change based on price, market, etc.



# Client Testimonials



"Lizzie and her team (Diana, Patrick, and Ben) were outstanding. All of them went above and beyond my expectations. I highly recommend her as a realtor. She worked seemingly endlessly and was always responsive to my questions and concerns."

- Harleyrider

"Lizzie Helmig is the complete professional. She knows the real estate market and understands and is current to the real estate trends. Lizzie listens to her clients, is calm, patient, compassionate and thorough. After 30 years in our home, my husband and I were looking to sell our house and relocate. Lizzie took care of everything, patiently answered all of our questions and concerns and made the process easy. I completely trust her and highly recommend her to anyone looking to buy or sell their home."

-zuser



"We were hesitant to join with another realtor after the horrendous experience we had three months back. So when Lizzie was referred to us, we were skeptical but after a series of grilling questions, we decided to give her a chance--and we are so glad we did!"

- ykarimi

"We had a wonder experience working with Lizzie in selling our TH. She took care of everything and made the process as smooth as possible. Lizzie got our home under contract in 1 day and met the estimated sales price in that contract. Prior to listing, she got contractor quotes, managed the contractors, and even made trips to Lowes. After listing, she was very knowledgeable in the overall process and especially effective at posturing for the next negotiation. I highly recommend Lizzie and her services!"

- Jmcarey



"I can highly recommend Lizzie as your real estate agent. We sold my mother's house in four days from the initial listing. Lizzie made the process so much easier. She arranged for the landscaping and home repair people as well as the cleaning staff who made the place sparkle. All of these vendors were thorough, reliable and affordable. Lizzie was always available to check on things which eased my mind since the house was vacant. She is very knowledgeable about what issues the home inspection would target as well as the financing and lender issues. I almost wish I had another house to sell in Virginia so I could be working with her again. She is delightfully friendly and profoundly dedicated to doing the job right."

- Bandaloopty

To read more of Lizzie's Testimonials visit [Zillow.com](https://www.zillow.com)

<https://www.zillow.com/profile/LizHelmig/>