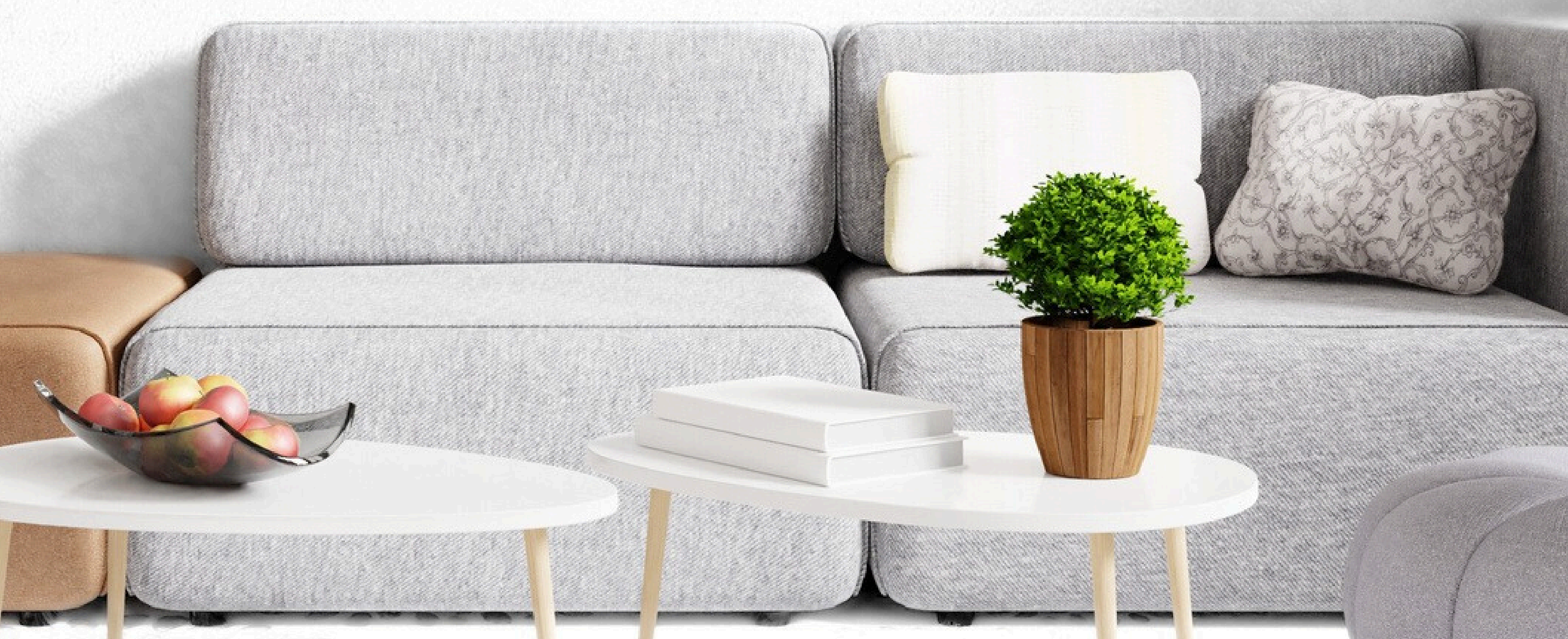
Beverly & Co.
Luxury Properties

BUYING WITH LORI



THE HOME BUYING PROCESS

BUYER'S ROADMAP

STEPS TO TAKE ON YOUR BUYING JOURNEY

PRE-APPROVAL

Speak with a lender
Determine the best mortgage for you
Address any financial or credit issues
Get a pre-approval letter

HOME SEARCH

Tour listings within your price range
Adjust criteria as needed

OFFER & NEGOTIATION

Research comparable homes
Submit an offer
Negotiate terms
Sign contract

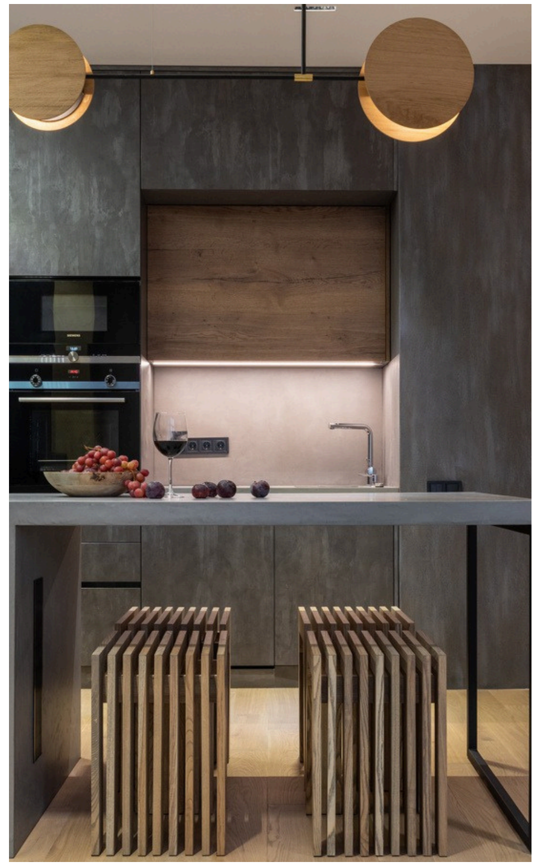
INSPECTION & APPRAISAL

Schedule home inspection
Schedule appraisal
Negotiate repairs
Begin title exam

CLOSING

Review & sign closing documents
Get keys to your new home!

DETERMINE YOUR BUDGET

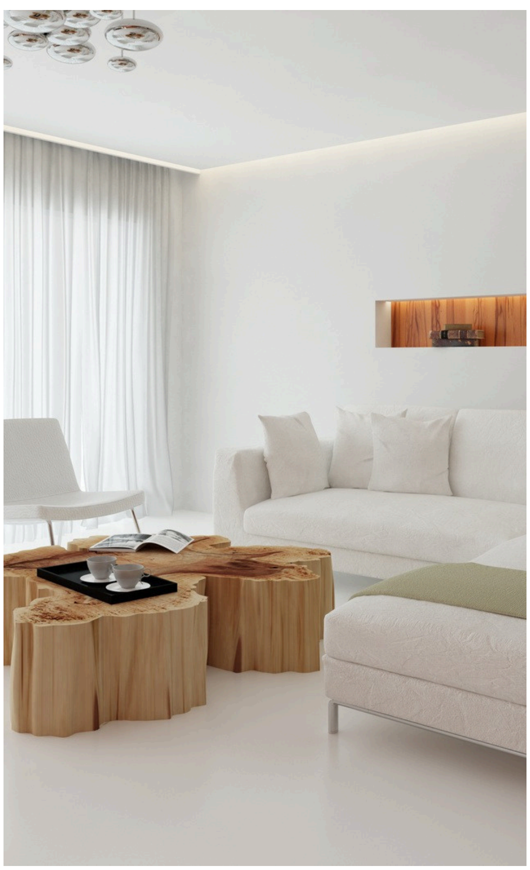


DOWN PAYMENT
Typically 3%-20% of the final sales price. A higher down payment could get you a better interest rate.

CLOSING COSTS
Typically 2%-5% of the final sales price.

MONTHLY PAYMENT
Should not exceed 35% of your pre-tax income; 25% is recommended.

HOW MUCH CAN YOU AFFORD?
Find out by talking to one of our preferred lenders to start your pre-approval process.

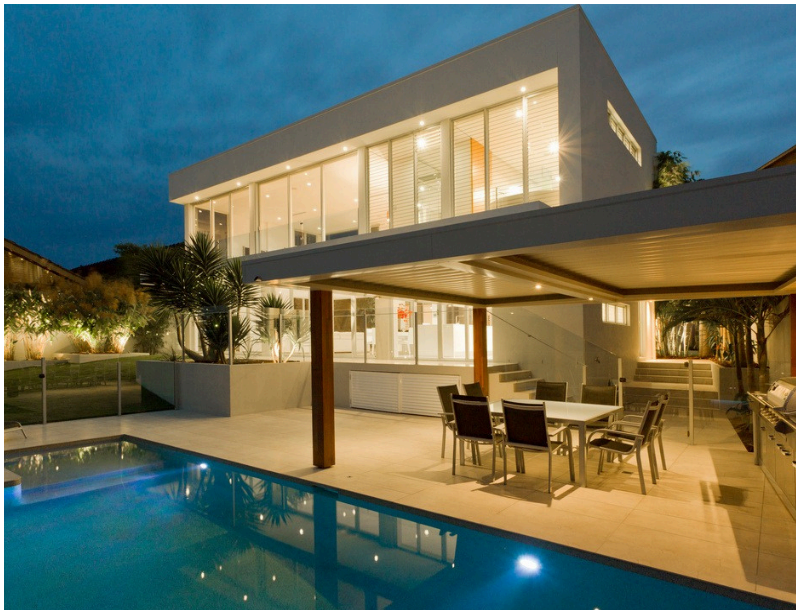


GETTING PRE-APPROVED

WHAT IS A PRE-APPROVAL?
This is a letter from a lender stating how much they will lend you to buy a home. It's typically good for 60-90 days.

WHY GET ONE?
It gives you an idea of what you can afford and shows sellers you're a serious buyer.

WHAT ARE THE OPTIONS?
A basic pre-approval can be ready in as little as 90 minutes. An underwritten pre-approval, based on a deeper review of your finances, takes longer but is a good choice if you're buying in a competitive market.



FIND YOUR PERFECT HOME

I make it easy! With custom home searches easily located on my website, you'll be able to see the newest local listings.

CREATE CUSTOM SAVED SEARCHES

Save your searches and favorite homes on my website to be the first to know about new listings and price changes.

TOUR HOMES

I have my ear to the ground of the local market thanks to my relationships with other agents

COMPARE DIFFERENT NEIGHBORHOODS

Location is one thing you can't change about your home, so make sure the area fits your needs.

LOCAL MARKET & DATA TRENDS

The real estate market is hyper-local and always changing. It pays to understand the environment you're searching in. BVC uses MLS data and insights from our agents across the greater Los Angeles area to give you the most reliable view of the current housing market. I'll help you review local trends and explain what the data means for your home search.

THE OFFER PROCESS

DECIDE HOW MUCH TO OFFER

Together we will look at nearby homes sold to come up with a price to offer.

CHOOSE CONTINGENCIES

Acontingency typically lets you cancel the contract within a certain timeframe.

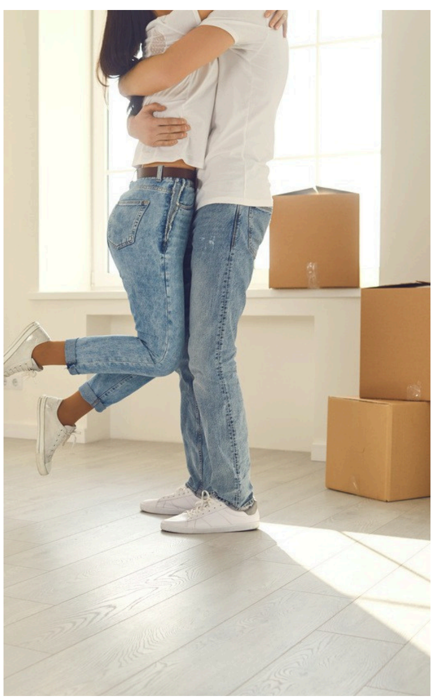
SUBMITYOUR OFFER

Once we confirm ourterms, I'll then fill out the offer. If the seller signs within the time allotted, you are bound to the terms.

NEGOTIATE IF NEEDED

The seller may counter offer or issue a multiple counter offer if there are competing offers. In this case, we have a chance to improve the offer and outshine the competition.

THE CLOSING PROCESS



MUTUAL ACCEPTANCE

After the seller accepts your offer, the closing process begins

YOUR DEPOSIT

You will deposit your earnest money 3 days after acceptance.

INSPECTIONS

Your inspectionwill reveal any needed repairs. Your appraisal will confirm the home's value.

PROCESSING & REVIEW

Your lender will finalize your loan giving you funds to purchase the home. Escrow and title will check for any liens or easements. Once everything is clear, you will review and sign loan docs!

CLOSING COSTS DUE

Typically 2%-5% of the purchase price.

CLOSING DAY

Get your keys and celebrate!

STRATEGIES TO MAKE A STRONGER OFFER

Making an offer on a home may seem daunting, but it doesn't have to be. I'll help you understand the offer process and we'll talk about your needs in order to craft a strong offer.

DEAL WINNERS

HIGHEST PRICE

If you can afford it, this usually wins the deal.

ESCALATION CLAUSE

Stipulates that if your offer is beat, you'll raise it, with a cap as high as you're willing to go.

WAIVE CONTINGENCIES

This can reduce the seller's risk, but it may increase yours

TIE BREAKERS

HIGHER DOWN PAYMENT

With this, you're most likely to avoid financing issues, which means less risk for the seller.

FASTER OR FLEXIBLE CLOSING DATE

If you can, promise to close more quickly or offer flexibility with the closing date.

RENT BACK

If the Seller is nervous about selling their home before they can buy a new one, you can arrange a rent back agreement.

HOME RATING SHEET

ADDRESS ______________________________

DATE VISITED ______________ LISTED PRICE ______________

RATING ☆☆☆☆☆

NOTES ______________________________

ADDRESS ______________________________

DATE VISITED ______________ LISTED PRICE ______________

RATING ☆☆☆☆☆

NOTES ______________________________

ADDRESS ______________________________

DATE VISITED ______________ LISTED PRICE ______________

RATING ☆☆☆☆☆

NOTES ______________________________

ADDRESS ______________________________

DATE VISITED ______________ LISTED PRICE ______________

RATING ☆☆☆☆☆

NOTES ______________________________

LORI GRZYBOWSKI

REALTOR®

Hi! My name is Lori Grzybowski and I am excited to be able to work with you!

I am driven to help people and sincerely believe that everyone can own a home by working with me to develop a strategy. Whether they are recovering from financial hardship, are first-time home buyers or are seeking a luxurious residence, I offer my clients my outgoing, loyal and friendly personality. My determined and focused work ethic combined with all the advantages of the most current, cutting-edge technologies available today has allowed me to help so many families achieve their home ownership goals.

I would be honored to guide you in your next venture!

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