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KELLERWILLIAMS.  
REAL ESTATE



# BUYER PACKET



# WELCOME!

## MEET THE CREW

The Garrison Crew is a group of exceptional agents in the Greater Philly area committed to serving our clients with integrity and dedication. We strive to streamline the process by intently listening to our clients every step of the way. We understand the many factors involved in prompting a move can be overwhelming.

At the end of the day, it is all about what timing works best for you, not us. Our number one goal is that our clients feel genuinely cared for- so much so that they will trust us with their friends and family's moving processes as well. We are proud that the bulk of our business comes from referrals!

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We love that our business is mostly referral-based; and the most important thing is doing an excellent job for our clients.

*Garrison Crew*



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**85%**  
REFERRAL BUSINESS

**70+**  
TRANSACTIONS

**19M**  
SALES VOLUME

# OUR PROMISE

We work with each client individually, taking the time to understand their unique lifestyles, needs, and wishes. This is about more than the number of bedrooms or a particular zip code. This is about your life. And it is important to us!

We want to be the one to help you with every detail of the buying process, from negotiating terms of sale to recommending the best moving companies.

You will discover that this packet contains helpful information for homebuyers, including an overview of the entire purchase process.

We have additionally attached a brief questionnaire which we will use to build a customized, in-depth package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

Our real estate business is built around one guiding principal: It is all about you.



# BUYING 101

## STEP ONE

### FINDING YOUR DREAM HOME

- Narrow down the neighborhoods and criteria that best fit your needs and wants.
- Review Seller's Property Disclosure
- Discuss pricing options with your lender.
- Schedule a tour
- Make an Offer!

## STEP TWO

### BEING "UNDER CONTRACT"

- Send your Escrow Deposit.
- Schedule Inspections
- Make full loan application.
- Receive Appraisal
- Negotiate terms & prices.
- Secure Loan Funds for settlement

## STEP THREE

### CLOSING DAY!

- What to bring:
  - Government-issued Photo ID(s) & Social Security numbers
  - Proof of homeowner's insurance
  - Your checkbook
- Connect with lender and transfer funds for closing costs.
- Sign paperwork
- Receive the keys!

## STEP FOUR

### STAY IN TOUCH

Stay in touch with your agent for current referrals needed and future recommendations regarding your new home - Remember, we are here for you every step of the way.

# WHERE TO START?

## PRE-APPROVAL

We want you to be as prepared as possible when speaking with a lender, so be sure to have access to the following:

- A month's worth of your most recent paystubs
- Copies of your federal tax returns and W-2's from the last two years
- The names and addresses of your employers over the last two years.
- Last three months of bank statements
- A copy of your real estate agreement
- The names and addresses of your landlords over the past two years.
- Divorce/separation decree
- Child support papers
- Bankruptcy, discharge of bankruptcy papers

Once you get pre-approved and you find your dream home, what's next?

- Fill out a mortgage application.
- Get your home appraised.
- Your loan goes through underwriting.
- You are cleared to close!



Exceptional service calls for an exceptional team with your best interests at the forefront of their priorities. It requires taking the next logical steps; helping you through each step of the buying process and paying careful attention to detail, even after you officially own your home.