

HOME

*Buyer's*

GUIDE

THE  
RIGHT WAY  
TO BUY



**BUNCH**  
REAL ESTATE, INC.

# Hello

## I AM RACHEL

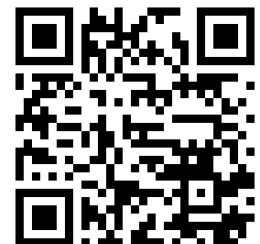
Welcome to your premier destination for all your real estate needs! As an experienced and dedicated real estate agent, I am committed to providing top-notch services to renters, buyers, and sellers alike. With my expertise in design and marketing, I am able to assist clients in buying or selling their homes. My creativity and attention to detail allow me to provide a personalized experience for each client, ensuring that their needs are met and their expectations are exceeded. My dedication to my craft and commitment to my clients make me an exceptional real estate professional.

Whether you are a first-time homebuyer, a seasoned investor, or a renter in need of a home, I have the expertise and experience to guide you through the real estate process. With my personalized approach and commitment to excellence, I am sure to exceed your expectations and help you achieve your real estate goals.

Let's embark on this exciting journey together and turn your real estate dreams into reality!



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# GETTING TO KNOW BUNCH REAL ESTATE

We know buying a home can be a daunting process, but we are firm believers in guiding, updating, and educating our clients every step of the way. We believe you will find our knowledgeable, upfront, no-pressure approach to Real Estate refreshing.

Our mission is to incorporate the very best business practices and systems into an office where each community in Hampton Roads would be served by a highly trained, skilled, knowledgeable community agent “expert.” As a result, so often in conversation you will hear Bunch Real Estate agents refer to their company and their colleagues as “family.”

At Bunch Real Estate a recurrent phrase is “Thanks a Bunch!” While the phrase obviously works as a marketing maxim, it actually expresses an authentic principle within the agency: gratitude. Everyone at Bunch Real Estate repeatedly conveys how grateful they are to work at the brokerage, how grateful they are for the support they receive and how grateful they are for their growing business.

“Thanks a Bunch!” is more than just a marketing maxim. It’s our way of doing business.

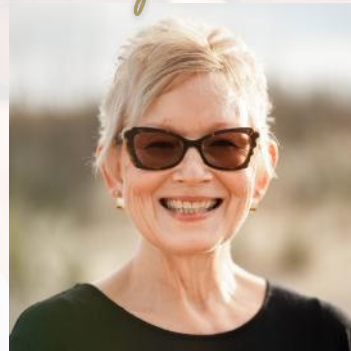
*Steve Bunch*



As a Certified Residential Appraiser/FHA and Principal Broker, Steve offers solid leadership and mentoring to the entire Bunch RE team.

With Steve’s analytical calculations and thorough searches, he provides appraisals and market analysis valuations that are timely, detailed, and accurate. His knowledge and experience in the Hampton Roads market serve as an invaluable resource for the company! Reach out to Steve today for appraisal services or a complimentary buy/sell home evaluation!

*Tammy Bunch*



Tammy’s passion for training and coaching directly informs all of her service as a broker, leader and mentor. She provides help and encouragement at every turn with every agent to develop their knowledge and skills as real estate experts. When it comes to her clients, Tammy is patient and knowledgeable about the real estate market to guide her clients to real estate success. She is compassionate about her work, helpful in every way possible, and very professional. Tammy will make sure to take care of every little detail for the buying/selling process to work out smoothly.

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BUNCH REAL ESTATE | THE RIGHT WAY TO BUY

# REASONS

## TO BUY A HOME

Deciding whether to jump into the housing market or rent instead is rarely an easy decision - especially if you're a first-time homebuyer. And even if you've bought a home before and are contemplating investing in another, it's helpful to be reminded of all the wonderful reasons to become a homeowner.

### QUALITY OF LIFE

Our living situation directly impacts how we feel about our quality of life, which is why many people dream of the day they have a home to call their own.

### FINANCIAL HEALTH

Buying a home is one of the best ways to protect and grow your wealth. Real Estate will typically ride out a market's ups and downs and appreciate with time. You'll also build equity as you pay down your mortgage.

### STABILITY

Rental prices historically in the U.S. have increased dramatically, resulting in tenants having little control over housing costs. In contrast, the fixed-rate mortgage payments (principal and interest portion) on your home won't rise at all.

### TAX DEDUCTIONS

Homeowners may receive tax deductions for mortgage interest and property taxes, which are both deductible on an individual's federal income tax return.

### INDEPENDENCE

The freedom to do whatever they wish with their home is a big incentive for many new homeowners, while others can't wait to get out from under the thumb of their landlord.

# MY COMMITMENT TO YOU



**1** **GETTING YOU IN THE DOOR**  
I will narrow down the homes that fit your unique wants and needs get you in the door! Looking at dozens of homes every week, I can help you identify potential problems within a home.

**2** **HANDLING CHALLENGING CONVERSATIONS**  
When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers.

**3** **STAYING ON TOP OF THE PAPERWORK**  
Buying a home involves many types of documentation. I have the experience and knowledge to navigate real estate contracts. Ensuring that nothing is overlooked, and that you truly understand what a document means before ever signing on the dotted line.

**4** **ON YOUR SIDE**  
A buyer's agent will represent your best interests. With a pulse on the local market and a sound understanding of how various amenities affect the value of a home, I will make sure we submit a competitive offer on the right house for you.

**5** **NEIGHBORHOOD EXPERT**  
Working daily in neighborhoods with inspectors, contractors, and negotiating with sellers, I have the market knowledge you need to get the best results from your purchase. Understanding the local real estate market can go a long way when it comes time to making an offer on a house.

**6** **PROBLEM SOLVER**  
I will work hard to protect all of your interests and take on any issues that may arise throughout the entire process. Hopefully making buying a home a fun and stress-free process.

**I EMPOWER YOU WITH THE TOOLS TO MAKE WELL-INFORMED DECISIONS.**

BUNCH REAL ESTATE | THE RIGHT WAY TO BUY

# STEPS TO CLOSING

**01**

FIND THE RIGHT AGENT

**06**

ORDER INSPECTIONS

**02**

PREPARE FINANCES

**07**

NEGOTIATE  
INSPECTION TERMS

**03**

GET PRE-APPROVED

**08**

APPRAISAL ORDERED

**04**

START HOME SHOPPING

**09**

GETTING TO CLOSING

**05**

MAKE AN OFFER

**10**

CLOSING DAY



# FIND THE RIGHT AGENT

# 01

Buying a home is one of the most significant purchases in a lifetime. It is essential to have an experienced agent in your corner, always looking out for your best interest. A buyer agent's fiduciary responsibility is to represent the buyer and to ensure that their interests are protected.

After all, a seller has someone in their corner. A listing agent has an allegiance to the seller. Their goal is to get the seller top dollar for their home. There is incredible value in having someone working for your best interests when buying a home.

## QUESTIONS TO ASK AN AGENT WHILE DISCUSSING BUYER BROKER REPRESENTATION AGREEMENT:

1. How much are **all** your fees? Are there transaction fees/admin fees?
2. How long is your contract?
3. Can I cancel the contract early?
4. How long have you been in the Real Estate business?
5. Do you have any reviews that you can share with me?
6. What will you do to keep me informed?
7. Before looking at homes, do you require a client to get a pre-qualification letter from a lender?
8. How do you assist buyers in closing the deal?
9. How can I best communicate with you?
10. What are your hours?

# BUYER REPRESENTATION BENEFITS

Every home purchase is a unique and complex process, which is why most buyers prefer a trusted buyer's agent or broker to guide them. Here are 10 advantages to having a professional buyer representation in your next home purchase:

**Market Expertise:** I'm on the pulse of local market dynamics, bringing area-specific and pricing expertise, to help you find your perfect home.

**Personalized Strategy:** I dive deep to truly understand your real estate goals and craft a specialized approach to meet your needs and timeline.

**Property Exclusives:** My expansive network of professionals and off-market listings open doors to unique opportunities that go beyond what you'll find online.

**Negotiation Skills:** I prepare and present competitive offers using advanced negotiation strategies that secure the best terms and sales price for you.

**Risk Reduction:** I help you avoid costly mistakes by navigating the maze of complicated contracts, disclosures, reports, and contingencies.

**Streamlined Experience:** Behind the scenes, I am a whirlwind of activity, handling all the extensive research, coordination, and paperwork.

**Industry Connections:** My network of professionals, from mortgage brokers to inspectors, works as a team to optimize every step of your home buying journey.

**Emotional Support:** I keep your decisions clear-headed and your outlook positive during the rollercoaster of emotions that is buying a home.

**Dedicated Advocacy:** I am committed to protecting your interests and prioritizing your success throughout your entire buying experience.

**After-Sale Advice:** I'll stay your resource for updates on the market trends, tips for home improvements, and more advice to maximize your investment.

# 02

# PREPARING YOUR FINANCES



## FINANCIALS & MORTGAGE PAYMENT

- Study your credit report. Make note of any errors you see and talk to your lender about them.
- Compile necessary documents, including pay stubs, bank statements, and past tax returns.
- Determine how much of a payment you are comfortable with. Don't forget that you will have taxes and insurance on top of your base mortgage payment.

Mortgage lenders recommend you do not stretch yourself beyond buying a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments within a particular budget, others may be more concerned with cash needed prior to or at closing.

## SAVE CASH FOR ALL EXPENSES:

In order to make your dream of buying a home a reality, you will need to save cash for earnest money, inspection, appraisal, closing costs, down payment, and potential buyer agent compensation.

- Earnest Money is money you put down to show you're serious about purchasing a home. It's also known as a good faith deposit/escrow/EMD.
- Inspection fees can cost \$300 - \$600
- Depending on the lender the appraisal fee may be collected upfront or to be paid at closing
- Closing costs for the buyer can run between 2% to 5% of the loan amount
- A down payment is typically between 0% - 20% of the purchase price
- Buyer Agent Compensation can vary and could potentially be covered by the seller



# 03

## CHOOSE A LENDER & GET PRE-APPROVED

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With financial documents in hand, you're ready to start researching options for your home loan.

Do not be afraid to ask your real estate professional for a list of reputable lenders. This way, you will be able to shop around and compare quotes and rates as you gain insight into which lender is right for you.

Find out if you qualify for a special loan, such as Veterans Affairs (VA) loan, down payment assistance programs or any special home buying financing options through state or federal programs.

Make sure you get that mortgage pre-approval letter because it will be a requirement when the time comes to present an offer.

*NOTE:* Being pre-approved, unlike being pre-qualified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income statements, assets, debt & credit reports, etc.) to be reviewed and verified by the lender.

### RESEARCH MORTGAGES & LENDERS

- Find out if you qualify for a special loan, such as a VA, FHA or HUD home buying program.
- Request quotes from multiple lenders and comparison shop for loans.
- Get pre-approved for a mortgage and receive your letter.

# START HOME

# 04 SHOPPING



## RESEARCH COMMUNITIES

- Get a head start by compiling your home wish list.
- Spend time in each area, imagining yourself living there.
- Make a list of your preferred neighborhoods.
- Discuss with your agent all properties you have interest in.

Make a list of the things you'll need to have in the house. Ask yourself how many bedrooms and bathrooms you'll need and get an idea of how much space you desire. How big do you want the kitchen to be? Do you need lots of closets and cabinet space? Do you need a yard for your kids and/or pets to play in?

Once you have made a list of your must-haves, don't forget to think about the kind of neighborhood you want, types of schools in the area, the length of your commute to and from work, and the convenience of local shopping. Take into account your safety concerns as well as how good the rate of home appreciation is in the area. Be flexible and have fun!

## TIPS

I will make sure to check out the little details of each house:

- Observe the HVAC system
- Observe the plumbing
- Observe the condition of the cosmetic details of the home

Evaluate the neighborhood and surrounding areas:

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, and parks?

# 05

## MAKE AN OFFER

Your finances are in order, your ideal neighborhoods identified - next up is finding that perfect property and making a competitive offer. More importantly, one that is accepted over other offers. As more and more people are looking to becoming homeowners, it's important to prepare yourself for the mortgage process, home search, potential bidding wars, and offer process.

### HERE ARE 6 STRATEGIES TO GETTING YOUR OFFER ACCEPTED:

01

#### COMPETITIVE OFFER

A good rule of thumb, specifically in a seller's market, is to start strong. To do this, we will assess the property's market value with a CMA and determine what it's worth in the current market.

02

#### EARNEST MONEY

This deposit signals how serious of a buyer you are. Try doubling the amount that the seller requests or that is customary in the area. So, be sure you do not back out of the contract for no good reason. If you do, you'll lose your earnest money.

03

#### GIFT OF TIME

Express your willingness to work with the sellers' timetable to go to closing. We can ask the sellers when their ideal closing date would be so the offer will make them feel like they are winning!

04

#### CONSIDER FINANCES

Determine what cash you have available to close as soon as possible and tailor your offer to stand out.

05

#### LIMIT CONTINGENCIES

Contingencies can add time to the negotiation process. They're beneficial to buyers, but can be a nuisance to sellers who are often ready to move on fast.

06

#### SHORTEN DUE DILIGENCE PERIOD

The due diligence period is the time a seller allows the buyer to perform inspections. Shortening this time lets the seller know they won't have to take the home off the market for long in the event you decide to back out of the deal. Even with the shortest due diligence period, our inspectors will make sure we have plenty of time to perform the recommended inspections.

# THE PROCESS

## AFTER MAKING AN OFFER

<b>FIRST OFFER SUBMITTED</b>	<ul style="list-style-type: none"><li>• Accept the offer</li><li>• Decline the offer - This happens when the seller thinks your offer isn't close enough to their expectations to further negotiate.</li></ul>
<b>COUNTER</b>	<p>A counter-offer is when the seller offers you different terms. If this happens, you can:</p> <ul style="list-style-type: none"><li>• Accept the counter-offer</li><li>• Decline the counter-offer</li></ul>
<b>REPEAT</b>	<p>You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.</p>
<b>ACCEPTED</b>	<p>Once all parties agree on all terms, you are officially under contract! Congratulations!</p>

# INSPECTIONS ARE ORDERED



A home Inspection can help identify deficiencies in a home you're considering purchasing. If the Inspections reveal certain findings or repairs needed, you may be able to negotiate with the seller to fix those issues.

During the inspection period, we will coordinate an inspection with a reputable home inspector to do a thorough investigation of the home. Once this is complete, the inspector will provide us with a list of findings. Keep in mind, it's their job to uncover items that may or may not need to be addressed. I will walk you through each one to help you determine the best course of action for each.

Moisture & termite, chimney, pool, well & septic inspections can also be ordered as necessary.

NEGOTIATE

## INSPECTION TERMS

Here are your options after we discuss the inspection results:

1. Ask the seller to have professional repairs made
2. Ask for credits toward your closing costs
3. Ask the seller to reduce the sales price to make up for the repairs
4. Move forward with the deal
5. Back out of the transaction (If you have an inspection contingency in place)

07

I will negotiate on your behalf using the inspection report, along with your request for repairs. The sellers may choose to proceed as requested, counter our request, or not accept our request.

# APPRAISAL IS ORDERED

# 08

When your home is under contract, you can't move forward with the sale until an appraisal is done on your home if required by the lender. The outcome may affect the ratified price. This could affect the price you'll end up with on settlement day. There may be an exception for cash sales and some conventional loans.

I go the extra mile during this phase of being under contract, meeting the appraiser at your home if necessary, and obtaining an information packet that helps the appraiser have all the information they need for a favorable outcome.





## AFTER RATIFICATION

- Declutter! Sort through every drawer, closet, cupboard and shelf, removing items you no longer need or like. Donate or sell items that are in good condition.
- Create an inventory of anything valuable that you plan to move.
- Get estimates from moving companies.

## 4 WEEKS TO MOVE

- Give appropriate notice if you are currently renting.
- Schedule movers/moving truck.
- Buy/find packing materials.
- START PACKING!

## 3 WEEKS TO MOVE

- Lender will arrange appraisal, if required.
- Title company will complete title search.

## 2 WEEKS TO MOVE

- Agent will secure home warranty, if requested.
- Get quotes for home insurance.
- Agent will schedule time for closing.
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping.
- Keep packing!

## 1 WEEK TO MOVE

- Confirm delivery date with the moving company.
- Contact utility companies (water, electric, cable). Ask me for guidance.
- Finish packing and pack essentials for a few nights in your new home.
- Clean.
- Attend final walkthrough.
- Obtain certified checks for closing or prepare for wire transfer.

# 10 CLOSING DAY

## **CLOSING DAY**

Closing is when you sign ownership and lending paperwork and you receive your keys to your new home! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

## **FINAL WALKTHROUGH**

We will do a final walkthrough of the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to, has been done, in addition to:

- Make sure all appliances are working properly.
- Check major systems.
- Confirm seller has removed all non-conveying personal property.
- Look for any changes in property condition since ratification and/or inspections.

## **CLOSING TABLE**

Who will be there:

- Your agent (me)
- Closing agent

## **WHAT TO BRING TO CLOSING**

- Government-issued photo ID
- Funds for closing



## **RECEIVE YOUR KEYS**

Congratulations! It was a lot of hard work but you are now officially homeowners!! Allow me to throw you a party and get to know your new neighbors!

# Client Information Sheet

## PRIMARY CONTACT INFORMATION

Name: \_\_\_\_\_

Email: \_\_\_\_\_

Phone #: \_\_\_\_\_

## SECONDARY CONTACT INFORMATION

Name: \_\_\_\_\_

Email: \_\_\_\_\_

Phone #: \_\_\_\_\_

Do you currently rent or own?  Rent  Own

Do you have a pre-approval letter from a lender? \_\_\_\_\_

If no, would you like a recommendation?  Yes  No

## PREFERENCES

Price Range: \_\_\_\_\_

#Bed/#Baths: \_\_\_\_\_

City: \_\_\_\_\_

School District: \_\_\_\_\_

Style: \_\_\_\_\_

Square Footage: \_\_\_\_\_

Time Frame: \_\_\_\_\_

## ADDITIONAL MUST-HAVES

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## HOW DID YOU HEAR ABOUT US

FACEBOOK | SOCIAL MEDIA

HOMES.COM

WEBSITE

REFERRED BY CLIENT | PAST CLIENT | FAMILY | FRIEND:

REAL ESTATE AGENT SIGN \_\_\_\_\_

GOOGLE

OTHER: \_\_\_\_\_  
\_\_\_\_\_

# HAPPY CLIENTS

“

Rachel Ramos was a godsend. I didn't know she was the one God would put in our path in search of our permanent home, especially after moving countless times. From beginning to end, she was always there for us. Rachel was always prompt at all showings, often arriving before we did. When she noticed we were extremely interested in a home, she put in even more effort with her research. The TLC we received from Rachel as first-time homeowners was unmatched. She is trustworthy, amazing, caring, knowledgeable, and simply a fantastic human being. Rachel will forever hold a special place in our hearts. Bunch Real Estate has a true asset in her. Thank you from the bottom of our hearts, Rachel!

— Afia C.

”

“

Very friendly, sweet woman. She helped us when we didn't have a lot of time to move and got us a really nice apartment! In fact we viewed properties 2-3 times a week for about a month until we found our place. She's awesome, highly recommend!

— William H.

”



Thanks  
D a  
Bunch

CALL ME WHEN YOU'RE READY,  
WE CAN GRAB A COFFEE OR A MEAL!

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