



LET'S FIND

home

YOUR HOME BUYER GUIDE

KIMBERLY GOSS REALTOR®



YOUR HOME MATTERS

I believe in going above and beyond to provide top tier service & an exceptional client experience.

Welcome! I'm Kimberly Goss, your dedicated real estate partner. With 25+ years of experience and a passion for residential real estate, I'm here to transform your home-buying journey into an exciting adventure.



My mission? To find your perfect home while providing expert guidance every step of the way. From understanding your needs to effective negotiation, I'll leverage my local market knowledge and house-hunting skills to ensure you find the ideal property. Let's work together to make your homeownership dreams a reality!

Kimberly Goss
REALTOR®

Boutique Real Estate Expert | Delivering Premium Residential Sales & Service | Helping Clients Achieve Success
Realtor-Broker CEO at MKT, Market Realty and Property Management Inc.



919.552.9725 cell Call/Text



Kimberly@mktrealty.com



[Linkedin About Me](#)



[Facebook Reviews](#)



[Google Reviews](#)



[Zillow Reviews](#)

[Realtor.com Reviews](#)





CLIENT TESTIMONIALS

Meet Some Of Our Happy Clients

Kimberly embraced the challenge of buying and selling and exceeded our expectations."

"We were so impressed with Kimberly and her team's knowledge of the local market."

Kimberly is simply the best! She goes above and beyond, and is willing to give you her time and energy. She will help you every step of the way, and made the process of buying and selling a home fun and easy. I highly recommend!!!

Kim is the absolute best. She's thorough, quick to reply, and very patient despite my thousands of questions. I can't say enough good things about working with Kim, and now we have a beautiful first home thanks to her!

MICKI RD

JOCELYN DUCHARME



Hi Kim, I just want to take this time and opportunity to thank you, not being in the housing business, I was told by others that the process was very stressful, i kept waiting and it never arrived, thanks to you. Bobby

OTHER CLIENT SUCCESSES

CLIENT STORY

OUR SIGNATURE PROCESS



Clients

The Gonzalez Family



Client Goal

Finding the Perfect Home for a Growing Family in NC, relocating from Miami



Results

- Buying ideal home within budget
- Negotiated price plus all closing costs, a great rate and upgrades!
- Closed deal in 45 days



"I can't express enough how incredible my experience was working with Kimberly to purchase my first home! From the very beginning, she went above and beyond in ensuring that every aspect of my home-buying journey was seamless and stress-free. What truly set her apart was how she listened so attentively to my needs. I had a clear vision of what I wanted in a home, and she took the time to fully understand and deliver what I was looking for. Her attention to detail and understanding of my preferences made a world of difference. She was also an absolute rockstar when it came to handling all the paperwork. As a first-time homebuyer, the process can be overwhelming and stressful, but that wasn't my case. She walked me through every step, patiently answering all my questions and ensuring that I understood each part of the process. On top of all that, she managed to secure some incredible incentives on the home, which I never would have thought to ask for. She truly went the extra mile to ensure I got the best possible deal. If you're looking for a realtor who is not only knowledgeable but also genuinely cares about making your home-buying experience as easy and enjoyable as possible, Kimberly Goss is a no-brainer. I can't thank her enough for all of her hard work, dedication, and commitment to helping me find my dream home." [Noe Neria](#)



BUILD A PLAN OF ACTION AND GET READY

BEFORE YOU CAN BUILD A PLAN OF ACTION, TAKE
THE TIME TO LAY THE GROUNDWORK FOR YOUR
DECISION-MAKING PROCESS.

Finding Your Perfect Home

Buying a home will probably rank as one of the biggest personal investments one can make. Being organized and in control will contribute significantly to getting the best home deal possible with the least amount of stress. It's important to anticipate the steps required to successfully achieve your housing goal and to build a plan of action that gets you there.

What is the best type of loan for me?

First, ask yourself how much you can afford to pay for a home. If you're not sure on the price range, find a lender and get pre-approved. Pre-approval will let you know how much you can afford, allowing you to look for homes in your price range. Getting pre-approved also helps you to alleviate some of the anxieties that come with home buying. You know exactly what you qualify for and at what rate, you know how large your monthly mortgage payments will be, and you know how much you will have for a down payment. Once you are pre-approved, you avoid the frustration of finding homes that you think are perfect, but are not in your price range.

Second, ask yourself where you want to live and what the best location for you and/or your family is.

Things to consider:

- convenience for all family members
- proximity to work, school, hospitals, trails, grocery stores,
- local transportation
- types of homes in neighborhood, for example condos, town homes, co-ops, newly constructed homes etc.



YOUR PERSONAL PREFERENCES

IMPORTANT INFO

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?

What are the best days to schedule showings?

Any specifics not mentioned above:

YOUR PERSONAL PREFERENCES

MUST HAVE CHECKLIST

What's Important To You?

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

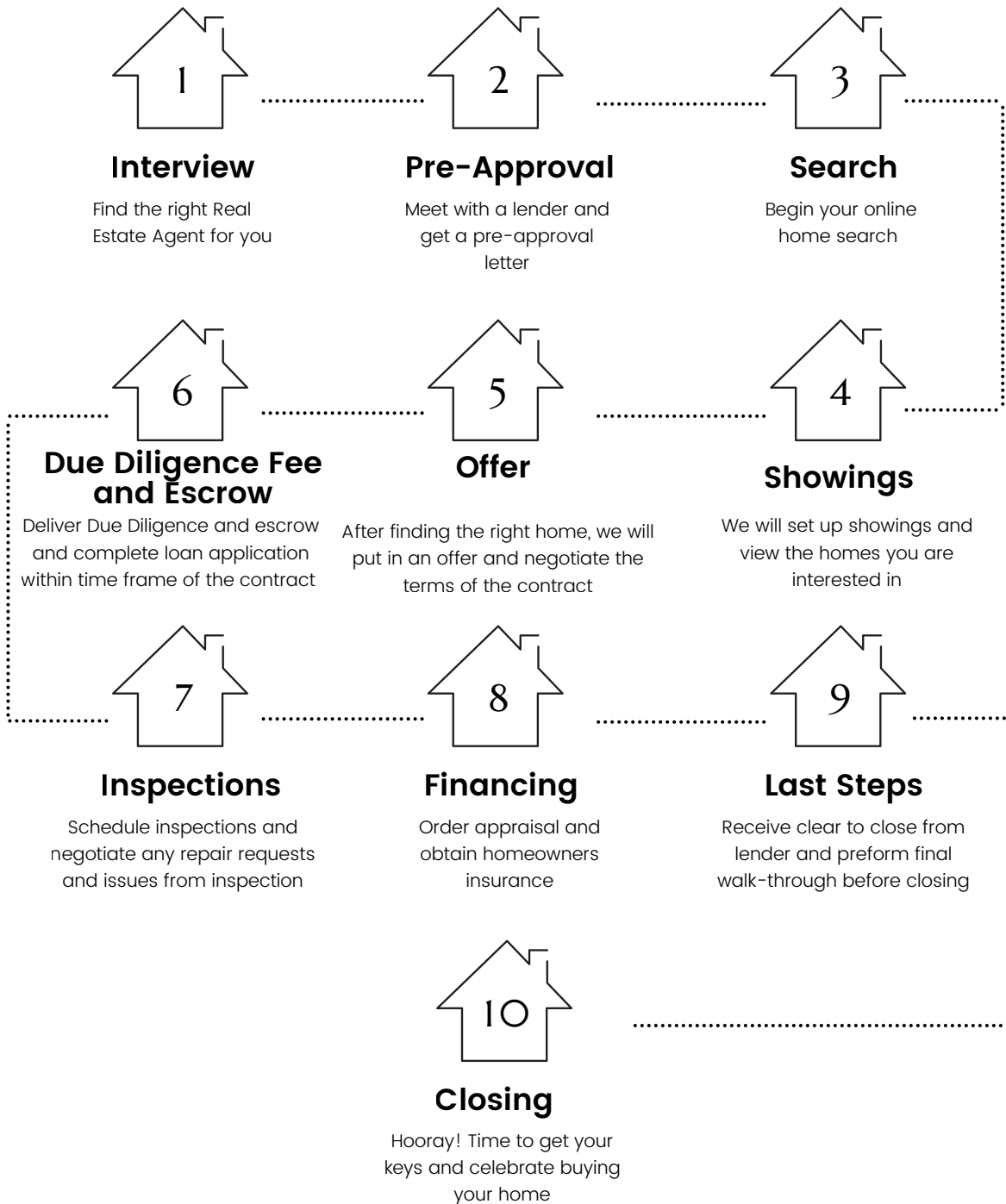
- Hardwood floors
- Fireplace
- Office
- Formal dining room
- Open floor plan
- Front porch
- Separate laundry area
- Parking space

Place a check mark next to any amenity that you consider a must have on your next home.

FINDING YOUR HOME

MY PROVEN HOME BUYING ROADMAP

THE BUYER ROADMAP OVERVIEW



THE KIMBERLY GOSS EXPERIENCE

THE HOME BUYING TIMELINE

Our Signature Process

Step One

Meet with a Professional

Before you even begin the home buying process, I suggest that you sit down with a lender and get pre-approved. Together, you will determine the best mortgage type for your situation, as well as how much house you will be able to afford. Be sure to get a pre-approval letter before leaving.

Step Two

Pre-Approval

After you have met with your lender, we can sit down and discuss the type of home you're looking for. We will discuss style, price, location, and any other features that you find important for your home.

Step Three

Search and Showings

Now the fun part! I will set you up on a custom client search that will send you every available home that meets your criteria for your home. From there, I will schedule showings and we will go view the homes that you are interested in.

Step Four

Make an Offer

After finding the right home, we will discuss important factors and criteria needed to submit in a strong offer. We will discuss offer price, inspection time period, financial contingencies, etc.

Step Five

Negotiation and Contract

The seller will have the opportunity to accept, reject or counter your offer. I will help you understand all the terms of the contract to decide the best course of action for securing your home on terms that work for you.

Step Six

Escrow

You will deposit to agreed upon earnest money. You will schedule any inspections during the time period negotiated in the contract and we will negotiate any repairs requests you would like to make with the seller.

Step Seven

Final Details

The mortgage lender will typically order an appraisal to determine the value of the home. I will educate you on your rights as a buyer and will offer you alternative routes to take if the appraisal should come back low in value.

Step Eight

The Closing

After your loan has been processed you will receive the clear to close from your lender. We will perform the final walk-through before closing. After you sign the documents, it's time to celebrate because your home purchase is now complete!





FINANCES

Avoiding Financial Stress

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

QUESTIONS TO ASK WHEN INTERVIEWING 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?

PART 2: FINANCES

Finding Your Perfect Home



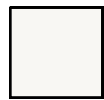
There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

- Tax Returns
- W-2 Forms
- Pay Stubs
- Bank Statements
- List of Monthly Debt



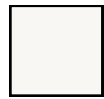
UNDERSTANDING OUR PARTNERSHIP

SIGNING THE BUYER BROKER AGREEMENT



Our Partnership

The Buyer Broker Agreement formalizes our working relationship. It outlines my commitment to you as your dedicated agent throughout your home-buying journey.



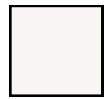
Protecting Your Interests

This agreement ensures that I'm working exclusively for you. It allows me to advocate fiercely on your behalf during negotiations and throughout the entire process.



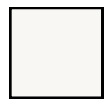
Clarity on Services

The agreement details the specific services I'll provide, including property searches, market analyses, and guidance through inspections and closing. It's my promise of comprehensive support to you



Flexibility

While the agreement is a commitment, we can discuss terms that work best for you, including the duration and any specific requirements you may have.



Exclusivity

This agreement usually means you'll work exclusively with me. This allows me to fully commit my time and resources to finding your ideal home.

WHAT YOU NEED TO KNOW

ABOUT COMMISSION

01.

Negotiating Commission

I'm happy to discuss my commission with you directly. This allows us to tailor my services to your specific needs and budget.

02.

Transparency in Fees

I'll always disclose my expected compensation to you before we submit an offer on a property. I want you to be fully informed about all costs involved in your home purchase

03.

Potential Out-of-Pocket Costs

In some cases, you might need to pay my commission directly, rather than it being covered by the seller. I'll discuss this possibility with you upfront so there are no surprises.



My goal is to make your home-buying experience as smooth and successful as possible. I'm always here to answer any questions you have about our agreement or the buying process in general.

OFFERS & NEGOTIATIONS

Presenting a Strong offer

Information Needed

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- ✓ Pre-approval letter
- ✓ Offer Price
- ✓ Earnest and Due Diligence \$
- ✓ Due Diligence Time
- ✓ Closing Costs Requested
- ✓ Personal Property
- ✓ Closing Costs
- ✓ Any additional terms or disclosures



WHAT YOU NEED TO KNOW

DUE DILIGENCE FEE AND EARNEST MONEY IN REAL ESTATE

Due Diligence Fees Are Guaranteed Money For The Seller

NC is a Buyer Beware state, a due diligence fee is not required, however sweetens the pot for a seller. There are no set amounts or percentages with due diligence fees. Under Due Diligence contracts, **the Buyer has a unilateral right to terminate prior** to the Due Diligence time frame negotiated within the purchase contract. It is important to note that **due diligence fees are non-refundable**, *If a buyer decides to terminate the contract, they will forfeit this money, however the Due Diligence fee would be credited to the buyer at closing, should the buyer close.*

Once the due diligence fee is given to the seller, the money is deposited and will not be returned. If a buyer refuses to hand over the due diligence fee because they no longer want to buy the home, the seller can seek legal action against them to collect the funds.

In the rare instance that a seller is unable to hold up their end of the contract, or refuse to close, the Due Diligence fee can be refunded to the buyer, but this is extremely uncommon. When this situation does occur, it is usually due to extenuating circumstances such as the property being destroyed before closing or a title issue being revealed that cannot be resolved before closing.

With the acceptance of your due diligence fee, you then enter into what is referred to as the **due diligence period, or inspection period** where the house is officially taken off the market before closing. This is an amount of time agreed upon between the buyer and seller. During the buyers Due Diligence time period or lack there of the buyer needs to accomplish any and all their Due Diligence.. Such as inspections, appraisals, securing their financing, and title searches.

Inspections

Know what issues need to be fixed upon moving into your new home. The common components of a home inspection are as follows: The following are highly recommended.

- Mold - A fungus that damages your home can cause long-term health conditions
- Carbon monoxide - An odorless gas that when inhaled, deprives your body of oxygen and can result in death.
- Radon - A colorless, odorless gas usually found in the ground that can seep up through the foundation of your home, causing respiratory problems.
- Structural Components like the condition of the home's foundation, roof, HVAC system
- Plumbing and electrical systems
- To reveal any illegal additions or installments in the home

WHAT YOU NEED TO KNOW

DUE DILIGENCE FEE AND EARNEST MONEY IN REAL ESTATE

Due Diligence Fees Are Guaranteed Money For The Seller

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- Following an inspection, you may decide not to proceed with closing on the home due to the number of things that need to be fixed, you have paid for this unilateral right to terminate prior to the expiration of your Due Diligence term, you may terminate! This will cost you your Due Diligence fee. The fee is non-refundable once a contract is formed between you and the seller.
- Inspections are an expense that is paid by the buyer. If you have an inspector that you are familiar with, you may choose to work with them. If you are unsure of who you wish to complete your home inspection, I am happy to guide you through the process of choosing a reliable inspector. You can be present during your inspection, but it is not required.

Additional Due Diligence

- **Securing Funding**-Depending on what type of financing you receive for your home, a longer amount of time may be needed in order to secure that financing. Do as much pre-qualifying as possible Before putting your offer in. A seller does not have to extend your time.
- **Appraisal** - An appraisal is an important part of the home buying process for the buyer, as lenders will not lend more than the appraised value. Be mindful of your financial situation, in a sellers market, many buyers offer higher than asking, leaving them potentially bringing added cash to closing to make up any appraisal gaps. Appraisals are paid for by a buyer, ordered by the lender, and represent the lender.
- **Survey**- A survey is paid for by a buyer, and can reveal encroachments and ensure the property lines are what you think they are. Not typically required, but very recommended.
- **Title Searches** -a title search is a search for documents on a specific property, namely who has legal ownership of the home so that we know exactly who needs to transfer the title of the home to you at closing. A title search can also provide the following information: Your lender will order this, if there is no lender, please do not skip this action.
- **Deed Restrictions** that limit the reasons for which the property can be used, what types of construction the city allows on a property, the number of vehicles allowed at the home, etc.
- **Any existing easements** on the property which legally allow another party to use someone else's property. Examples of this will include a utility company being allowed to use part of the land to run power lines.
- Title searches are included in closing costs paid by the buyer and performed by an attorney.
- Liens on the property such as unpaid debts
- **HOA and governing documents- Do NOT skip this.**

WHAT YOU NEED TO KNOW

DUE DILIGENCE FEE AND EARNEST MONEY IN REAL ESTATE

Due Diligence Fees Are Guaranteed Money For The Seller

Earnest Money

- Earnest money is similar to due diligence in the fact that it is another fund that you are paying to the seller to show your commitment towards buying their home. It can also be thought of as “good faith” money that will be credited to you when you close on the home. However, there are some key differences between the two fees, namely the fact that earnest money is refundable if you choose to back out of the contract during the due diligence period.
- Earnest money is not required in an offer to purchase, but when offered are a negotiable term
- Earnest money is held within the trust account of the escrow agent, usually a licensed attorney, named in the contract until the settlement date. Much like due diligence, the earnest money is usually given in the form of a wire transfer, personal check or certified check.
- Earnest Money Is Refundable, Sometimes. If you decide you no longer wish to purchase the home *before the end of your due diligence period*, you will receive a **full refund of your earnest money**. If you decide to *withdraw your offer after the due diligence period has passed*, this is the only time the **earnest money will not be refunded** to you. It's important to note the difference as the due diligence period is an important timeframe.

Earnest Money and Due Diligence In Today's Market

- As stated above, not every state uses due diligence fees, but if you are buying a home in the state of North Carolina, the importance of due diligence has increased exponentially within the past several years. In contrast, the importance of earnest money has decreased. This is due to the fact that in order to make an offer more competitive they are offering higher amounts in due diligence. So why is due diligence more attractive to a seller than earnest money? Because that is guaranteed money for them and a buyer more than likely will not back out of the sales contract but even if the buyer does, they can simply sign the termination of the contract and the seller can put their home back on the market for the next buyer, all while still making a profit from due diligence.

How To Prepare for Due Diligence and Earnest Money

- The biggest way you can prepare for due diligence and earnest money fees? Look at your finances. See exactly how much money you have readily available, i.e how much money is liquid. Have a very open and honest conversation with me about that amount, look at how much you are pre-approved for, and then have them advise you on an amount that you will likely need to pay for a competitive offer. Remember, these funds will not be lost to you unless you decide to back out of a contract. They are essentially down payments towards your dream home. It may be intimidating to give someone a sum of money upfront for a home, but the minute that you receive your keys, it will all be worth it. It's also a nice thing as a buyer to have the Unilateral Right To Terminate.

FINDING YOUR HOME

INSPECTION PERIOD

Types of Potential Inspections

There are several types of inspections you are entitled to have conducted during your inspection period. Here are a few to consider:

- Home Inspection
- Radon Testing
- Wood-Destroying Organism (WDO) Inspection
- Foundation Inspection
- HVAC Inspection
- Mold Inspection
- Lead Based Paint Inspection

Inspection Time Period

The typical inspection period is between 10-30 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. Many times I'm already reaching out to inspectors during the negotiations period or making an offer to see out timeline. This will ensure that we do not run out of time or have any delays in the process.

Recommended Home Inspectors

Use the list on the following page to see several of the Home Inspectors I recommend. Please feel free to reach out and interview some of the Home Inspectors that I know and trust. Don't worry, I'm here. I'll share the list as we go!



FINDING YOUR HOME

MY RECOMMENDED INSPECTORS

Preparing To Choose An Inspector

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

Home Inspector Jayme Clark with Clear Choice Incpections



(919) 271-0402 Cell

jc@ncinspector.com

<https://www.clearchoicehi.com/>

Home David Knox- Almost Home NC Inspection Services



TEL: 919-538-4941

EMAIL: david@almosthome-nc.com

<http://almosthome-nc.com/about.html>

TEL: 919-539-9885 (Office Manager)

EMAIL: jenny@almosthome-nc.com

Home Stephen Mihaich, Stephen & Son Home Inspection Services, LLC



Phone: 919- 219-4178

(914) 555-2000 Office

<http://www.stephenandsonhomeinspection.com>



OUR STRATEGY

PREPARING FOR CLOSING

Buying Your Home

01.

Loan Application & Appraisal

You will typically have 3-5 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.

02.

Home Insurance

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with a list of recommendations.

03.

Important Reminder

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! **Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.**

04.

Clear To Close

These words are music to my ears, and yours too! This means that that mortgage underwriter has approved you loan documents and we can confirm your closing date with the title company or attorney.

Get your keys and celebrate buying your home





"Real Estate is not simply a job for me, it is my passion. I am dedicated to helping each and every one of my clients achieve their real estate goals and have an exceptional home buying experience."

-KIMBERLY GOSS



Your Home Matters

Thank you for choosing me to help you in the task of purchasing your home. I look forward to working with you to help you achieve all of your real estate goals.



Kimberly Cross

REALTOR®



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9919.552.9725 office



Kimberly@mktrealty.com



Cary NC