



Alexa Property Management

Home Buyer Guide

Your step-by-step guide to buying a home with confidence.



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APM
Alexa
Property
Management

Welcome

We're excited to guide you through one of life's biggest milestones—buying a home. This guide outlines what to expect from start to finish.



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YOUR HOME SEARCH STARTS HERE



- Purchasing a home is one of life's biggest decisions and most rewarding journeys. With the right guidance, the process can feel smooth and exciting. As your independent agent, I'll be by your side every step of the way—helping you make informed choices and move confidently toward your new home.
- This Home Buyer Guide is designed to provide helpful insights on:
- Understanding the Home-Buying Process
- The Advantages of Getting Pre-Approved
- Searching for the Right Property
- Comprehensive Support from Start to Finish



Home Buying Journey



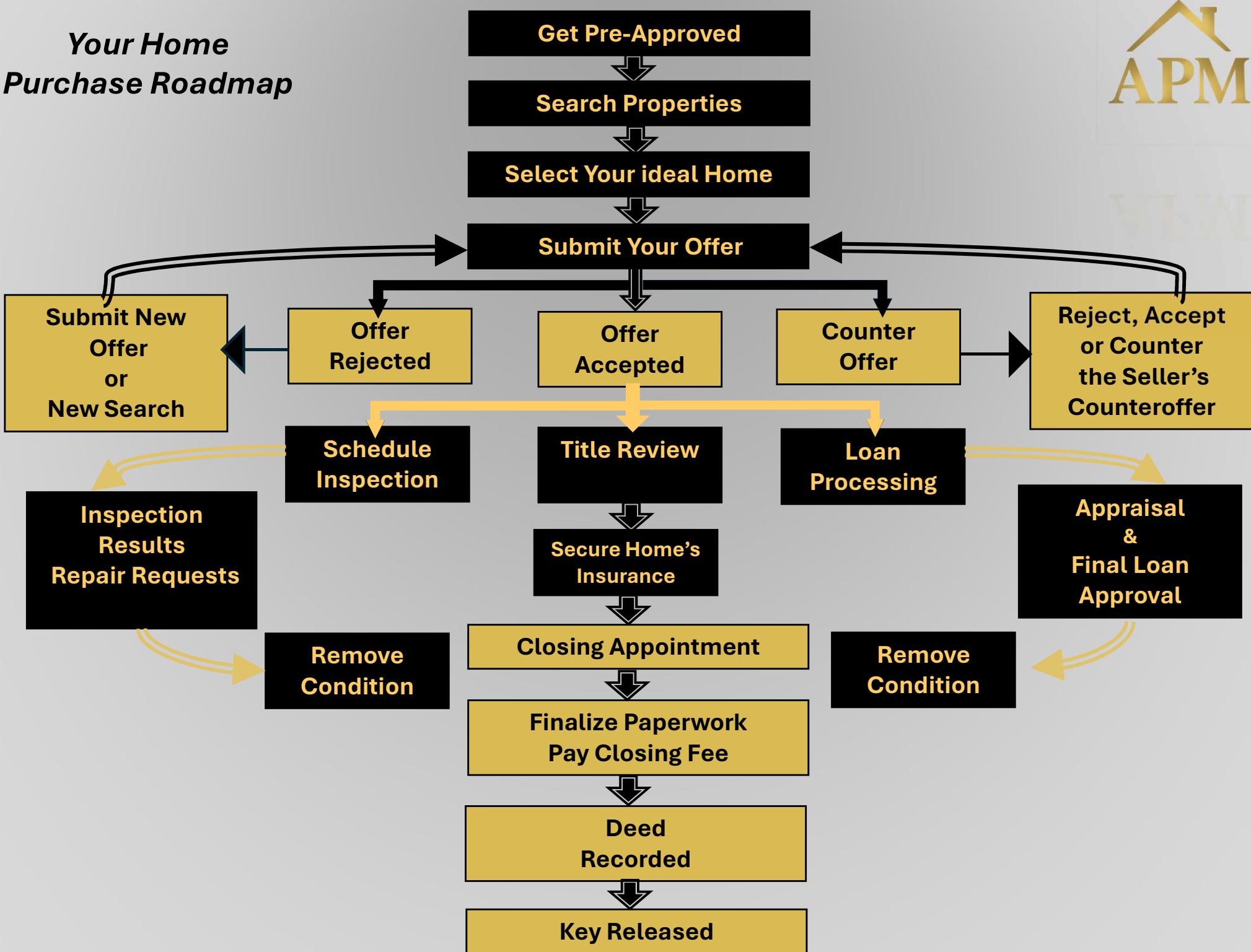


HOME Preferences

Prioritize your dream home features by marking them as Must Have, Nice to Have, or Not Important.

Features	Must Have	Nice to Have	Not Important
Exterior Features			
Scenic Views			
Design / Architecture			
Pool / Spa			
Outdoor Living (Patio/Deck)			
Garage / Parking			
Waterfront / Lake Access			
Interior Features			
Floor Plan (Open/Split)			
Room Dimensions			
Bedrooms Needed			
Bathrooms Needed			
Living / Family Spaces			
Extra Room (Office, Bonus, Game)			
Formal Dining			
Kitchen Style / Size			
Location & Lifestyle			
Commute to Work			
Access to Transit			
Proximity to Shopping			
Nearby Schools			
Daycare Options			
Recreation / Parks			
Safety & Services (Police/Fire)			
Neighborhood Look & Feel			
Property Value Trends			

Your Home Purchase Roadmap



Your Home Search



APM CLIENT PORTAL



Your property search begins with Alexa Property Management's website. Connected directly to MLS, it lets you explore available homes for sale in real time.



You can also use our update form to share your preferences, so we can keep you informed about new opportunities that match your needs.



With a mobile-friendly design, you can access it anytime from phone, tablet, or desktop.



ALEXA PROPERTY MANAGEMENT

With over 25 years of real estate and property management experience, Sepideh Alipour, Broker-in-Charge for North and South Carolina, leads Alexa Property Management with dedication and expertise.

She specializes in guiding clients through buying, selling, and leasing, while also helping investors identify profitable opportunities with confidence.

Her focus on professionalism, trust, and results has made her a trusted partner for homeowners, buyers, and investors alike. Under her leadership, Alexa Property Management delivers seamless real estate services and property solutions tailored to each client's goals.

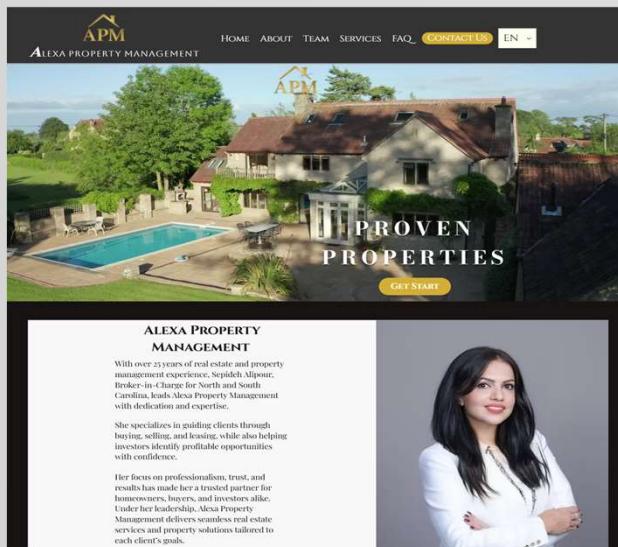


ALEXAPROPERTY.COM

Our website makes your property search simple and convenient, giving you direct access to rental and sales listings in real time.

With Alexa Property Management online, you can:

- Browse all available MLS listings in your preferred areas
- View results in both map and list formats
- Explore multiple photos and property details with ease
- Save properties you like for quick reference later
- Sign up for updates on new listings or open houses that match your needs
- Stay connected on any device—mobile, tablet, or desktop—thanks to our responsive design



Step 1: Get Pre-Approved

- Getting pre-approved sets the foundation for your home search. It:
- Defines your true budget
- Shows sellers you're a serious buyer
- Strengthens your offer when it counts most
- Pre-approval puts you ahead of other buyers and gives you confidence when making an offer.



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Step 2: Getting Started with Financing

- Select a lender who communicates clearly and fits your goals.
- APM can connect you with reliable lending partners if needed.
- Secure pre-approval early to guide your home search.
- Respond quickly to lender requests to keep your closing on schedule





Smart Tips for Mortgage Readiness

Before approving your loan, lenders review your financial history.

By preparing in advance, you'll increase your chances of approval and a smoother process.



LOAN

- **Check your credit report for errors & correct them early**
- **Pay bills on time & stay current with all accounts**
- **Keep credit card balances low and avoid taking on new debt**
- **Limit the number of credit inquiries**
- **Maintain both checking and savings accounts**
- **Use only a few credit cards & manage them responsibly**
- **Avoid large purchases on credit until after closing**
- **Stay consistent with employment and income sources**
- **Don't move money unnecessarily between accounts**
- **Save cash, but don't keep large undocumented deposits**
- **Avoid financial surprises that may delay underwriting**

Step 3: Start Your Search



Tour homes,
review listings
and attend
open houses.



Your agent will
help schedule
showings and
provide market
insights.



Step 4: Make an Offer



When reviewing an offer, sellers weigh more than just the purchase price. They typically consider:

- Strength of pre-approval
- Comparable sales in the area
- Earnest money deposit
- Closing costs and concessions
- Loan type and financing terms
- Requested inclusions or exclusions
- Inspection results and timelines
- Contingencies in the contract
- Proposed closing and possession date
- Property type (including bank-owned or foreclosure)
- A strong, well-structured offer improves your chances of standing out in a competitive market.





The due diligence period is the time after your offer is accepted when you, the buyer, can fully investigate the property before closing. During this stage, several key steps are completed:

Home Inspections: Licensed inspectors evaluate the property's condition (structure, systems, safety, etc.).

Appraisal: Your lender orders an appraisal to confirm the property's value.

Title Search: Ensures the property is free of legal issues or claims.

Loan Processing: Your lender finalizes the underwriting process.

Repairs or Negotiations: Based on inspection results, you may request repairs or adjust terms.

Final Decision: If any major issues arise, you can decide whether to move forward or withdraw during this period.

Step 5: Under Contract

Contract Pending

Inspections



We strongly encourage inspections to ensure the property is in good condition before closing. The purchase agreement specifies how much time you have to complete inspections, and any issues must be addressed within that period.

Common inspections include:

- General home inspection
- Roof and foundation checks
- Termite/pest evaluation
- Septic or well systems
- Radon or mold testing



Appraisal

Your lender will order an appraisal to confirm the home's market value. In some cases, the appraiser may also identify repairs that need to be completed before the loan can be approved. Remember: an appraisal determines value, while an inspection evaluates condition.



Loan Application

When applying for a mortgage, lenders will request several documents to verify your identity, income, and financial history. Be prepared to provide:

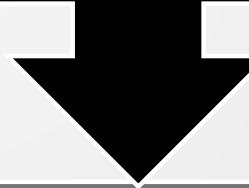
- Government-issued photo ID (e.g., driver's license)
- Current and previous addresses (with landlord contact if renting)
- Signed purchase contract
- Employment history and employer contact information (last 2 years)
- Two years of federal tax returns with W-2s/1099s
- Recent pay stubs showing year-to-date income
- Bank statements for checking and savings accounts (last 2–3 months)
- Statements for retirement or investment accounts (401k, IRA, etc.)
- Information on any other property owned
- Loan application form (completed and signed)
- Bankruptcy, divorce, or child support paperwork (if applicable)
- Additional documents if self-employed (business tax returns, profit & loss statements, etc.)



Contract Pending

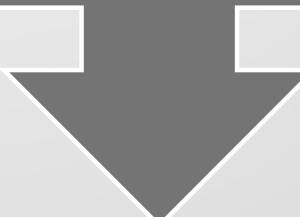
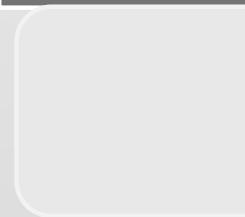
Title Review

A title company reviews public records to ensure the property is free of liens or claims before transferring ownership. They also confirm that all signatures and releases are complete and identify any easements, such as utility access, that may affect the property.



Owner's Title Policy

This insurance protects the buyer by guaranteeing that the property's title is clear of defects, liens, or restrictions (other than those disclosed). It also covers financial losses if a title issue arises after closing. Coverage typically lasts as long as you own an interest in the property, and it is strongly recommended.



Location Survey

A location survey may be ordered to check for encroachments from neighboring lots. It provides a sketch of the home, driveway, and buildings on the property. While not as exact as a land survey, it offers a helpful overview of boundaries and improvements.

Contract Pending



- **Land Survey**

A boundary survey provides an exact measurement of property lines and may be used to place survey markers or resolve disputes. While not always required, it is often ordered for new parcels, updated legal descriptions, or when precise property line verification is needed.

- **Homeowner's Insurance**

Once your offer is accepted, you'll need to secure homeowner's insurance. Having a policy in place before closing is required by lenders, and bundling with your auto or other insurance may help reduce costs.

- **Flood Insurance**

If the property is located in a flood zone, FEMA may require a separate flood insurance policy. Premiums vary based on risk level, and requirements can change over time.

Step 6: Final Walkthrough

- The final walk-through usually happens within 24 hours before closing. It confirms the home is in the agreed condition, repairs have been made, and no new issues have arisen. This is not a new inspection, but your last chance to ensure the property is ready before signing





Step 7: Closing Day

- **Certified Funds**

At closing, buyers must bring certified funds or a cashier's check. Personal checks and cash are not accepted.

- **Closing Disclosure Statement**

A few days before closing, you'll receive a Closing Disclosure that outlines all final costs of the transaction. This includes your loan terms, fees, and the exact amount due at closing. Keep this document in a safe place — it may be needed for taxes or utility setup.

- **Possession**

Keys are typically released once the deed has been recorded. In some cases, there may be a short delay (especially for bank-owned properties) before possession is granted. Always confirm with your agent the exact time you'll receive access.

Final Step:

*Deed Recorded
Key Delivered*



Thank You for Letting Us Be Part of Your Story





**Thank You for Trusting
Alexa Property
Management**

Prepared exclusively for:
Alexa Property Management
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