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# Alex's Home Buyer Guide

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# Quali-Tecch Properties

## *Alex Home Buyer Guide*

I am Alexandria Brazelton Boyd, better known as Alex. With over 15 years of experience, I have dedicated my career to helping buyers, sellers, and investors achieve their real estate goals.

As a nationally recognized Realtor, best-selling author, mortgage loan officer, and the second generation of our 30+ year real estate company, Quali-Tech Properties, I bring a wealth of expertise to every transaction.

I don't just sell real estate—I help my clients use real estate as a tool to build generational wealth. My services include working with sellers, new construction, luxury real estate, land purchases, and custom builds.

Thanks to my extensive network, I have connections nationwide. If you're thinking about buying or selling real estate in the next six months, I would love the opportunity to assist you. Use the link below to contact me! Let's work together to turn your real estate dreams into reality while building wealth along the way.

**Scan For a Free and Confidential  
Real Estate Consultation:**



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### 1. How to Prepare Financially

- **Assess Your Budget:** Review your income, expenses, and savings to determine how much you can afford.
- **Check Your Credit:** Obtain a copy of your credit report and work on improving your score if necessary.
- **Save for Upfront Costs:** Budget for the down payment, closing costs, and any pre-moving expenses.
- **Get Pre-Approved:** Speak to a lender to get pre-approved for a mortgage to know your purchasing power.

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### 2. How to Hire the Right Loan Officer

- **Seek Recommendations:** Ask friends, family, or your real estate agent for referrals.
- **Research Credentials:** Verify the loan officer's licensing and track record.
- **Interview Candidates:** Ask about their experience, products they offer, and how they handle communication.
- **Compare Offers:** Look at rates, fees, and terms from multiple loan officers before deciding.

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### 3. Common Real Estate Terms

- **Earnest Money:** A deposit made to show serious intent to purchase.
  - **Amortization:** The process of paying off a loan over time through regular payments.
  - **Contingency:** Conditions that must be met for the sale to proceed, such as inspections or financing approval.
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### 4. Common Mistakes That Can Cost You Thousands

- **Skipping Inspections:** Neglecting inspections can lead to costly repairs later.
  - **Overextending Budget:** Buying beyond your means can strain finances.
  - **Ignoring Market Trends:** Failing to understand the local market can result in overpaying.
  - **Not Shopping Around for Loans:** Settling for the first mortgage offer can lead to higher costs.
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### 5. Understanding Basic Mortgage Products

- **FHA Loans:** Government-backed loans with lower down payment requirements; ideal for first-time buyers.
  - **VA Loans:** For eligible veterans and active-duty service members, offering no down payment.
  - **Conventional Loans:** Not government-backed, often requiring higher credit scores but offering competitive terms.
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### 6. Closing Costs and Down Payment

- **Closing Costs:** Typically 2-5% of the home's price, including fees for appraisal, title search, and loan origination.
  - **Down Payment:** The upfront payment required, usually ranging from 3% to 20% of the purchase price.
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### 7. What to Look for When Home Shopping

- **Location:** Consider proximity to work, schools, and amenities.
- **Condition:** Assess the home's age, maintenance, and potential repair needs.
- **Layout:** Ensure the floor plan meets your lifestyle and needs.
- **Resale Value:** Choose a property with good long-term investment potential.

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### 8. New Construction vs. Existing Construction

- **New Construction:** Offers modern amenities and customization. Can offer more incentives such as help with closing cost and interest rate buy downs. Building from the ground up could cause potential delays.
  - **Existing Construction:** Often located in established neighborhoods, with lower upfront costs but may require renovations.
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### 9. Contracting

- **Review Terms Carefully:** Understand all clauses, contingencies, and deadlines in your contract.
  - **Negotiate:** Work with your agent to negotiate favorable terms.
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### 10. Are You Getting a Good Deal?

- **Market Comparisons:** Look at recent sales of similar properties in the area.
  - **Inspection Results:** Factor in any repairs or upgrades needed.
  - **Appraisal Value:** Ensure the home appraises at or above the purchase price.
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### 11. Property Inspections

- **Hire a Professional:** Choose a licensed inspector to assess the property's condition.
  - **Focus on Major Systems:** Pay attention to the roof, foundation, plumbing, electrical, and HVAC systems.
  - **Request Repairs:** Use the inspection report to negotiate necessary repairs with the seller.
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### 12. Underwriting Process

- **Provide Documentation:** Submit requested documents promptly, including pay stubs, tax returns, and bank statements.
  - **Stay Financially Stable:** Avoid large purchases or credit changes during underwriting.
  - **Be Patient:** Underwriting can take several weeks as the lender evaluates your application.
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### 13. Appraisal

- **Purpose:** Determines the property's market value to ensure the loan amount is justified.
- **Process:** A licensed appraiser assesses the home's condition, location, and comparable sales.
- **Next Steps:** If the appraisal is lower than the offer, you may need to renegotiate or cover the difference.



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### 14. Title

- **Title Search:** Ensures there are no liens or claims against the property.
  - **Title Insurance:** Protects you and the lender from future disputes over ownership.
  - **Clear Title:** Verify that the title is free of issues before closing.
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### 15. Homeowners Insurance

- **Requirements:** Lenders typically require proof of insurance before closing.
- **Coverage:** Protects against damage, theft, and liability.
- **Compare Policies:** Shop around for the best coverage and rates.

By following these steps and staying informed throughout the process, you can confidently navigate the journey to homeownership and make a smart investment in your future.

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### 5 STAR TESTIMONIALS



Not sure where to start. Being a first time homeowner, I came into this process overwhelmed and uncertain about wanting to make this purchase. I provided Alex with my needs and wants and she was able to narrow down all the best options, making my life and decision making 10x easier. Alex is very personable and went above and beyond to make my home buying process smooth and stress-free. She was able to identify and correct errors made in the paperwork and stayed in communication with the builder and lender to address any concerns or questions I had. To summarize her efforts, I received a check at closing. I will definitely be using her in the future and highly recommend others to as well! – JC

Alex was very professional & was great with followup when we bought our home. – RD

Easy.

Stress Free.

Great Communication.

Awesome Team.

30 days, and just move right in.

Awesome experience. – SW

Alex gave my wife and I excellent service and advice through our entire journey of buying our first Home. She helped us to find the house that our need and that was everything we were looking for in a house.

Thanks again Alex! - SC

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