

BUYER'S *Guide*



Donelle Quinn
- REALTOR -



Hello! I'm Donelle Quinn.

I am a native Arizonan and only left the desert for a few years while my husband attended grad school. I love everything about Arizona, including real estate.

After working as a nurse in the emergency department for over 20 years I decided to put my nursing career on standby and jump into real estate. However that doesn't mean that I am no longer using those nursing skills. I am organized, a critical thinker, can multitask like a crazy person and can function under high stress. I am eager to list your house or help you find just the perfect home that you are searching for. I will also help you turn a home into a successful Airbnb. And have experience managing STR.

Me and my husband have four children who have grown quickly and are now turning into adults. We love to spend time at our family cabin on Mt. Graham, travel in our RV, or find any reason to be outside.

Home Buyer's ROADMAP

1

BUILD YOUR TEAM

Match with an agent
that you feel
comfortable with

2

FINANCIALS

Get your finances in
order, get a credit
check, and get pre-
approved for a
mortgage

3

SEARCH

Begin your
search! Look
online and in
classifieds

6

APPRAISAL

Prepare for a
professional
appraiser to visit
the home and
determine a value

5

INSPECTION

Arrange for a
professional
home inspector
to visit the home

4

OFFER

Make your offer
for the home and
prepare to
negotiate

7

SCHEDULE MOVE

Schedule your
move date and
arrange for
movers

8

CLOSING

Get your keys and
celebrate your
new home!

Donette Quinn
REAL ESTATE AGENT

602-228-4383
donelle@lraphx.com



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BUILD *Your Team* 01

A real estate agent is a huge asset to you as you go through the home-buying process. This is one of the biggest decisions of your life and you need a skilled professional guiding you through the process.

I will be working with your best interests in mind and can help guide you through all the stages of home buying. I am here to guide you every step of the way.



INDUSTRY KNOWLEDGE

We have access to a wide variety of resources that is not readily available to the public. We belong to the licensed realtors association. We adhere to standards of practice and a code of ethics.

SMART NEGOTIATING

With our collective experience and expertise, we can help you negotiate the best price for your home.

PROFESSIONAL EXPERIENCE

Our team must undergo annual training and compliance to ensure that we are up to date on any changes in legal or administrative paperwork.

CUSTOMER SERVICE

We are dedicated to helping you answer any questions that arise from this process. We treat you, how we would like you to treat us!



MEET OTHERS *on our team*



Don Mortenson

Principal, Designated Broker

Don is LRA Real Estate Group's co-owner, along with Bryan Watkins. He earned a bachelor's degree in business management from ASU, and went on to earn a Master of Real Estate Development from the same institution. Don is an Arizona native, and is highly familiar with the local real estate market. He has been licensed for 13 years. In that time, he has amassed brokerage and consulting experience in retail, office, Multi-Family and industrial real estate.



Suzie Earles

Associate Broker. Transaction Manager

Suzie has been licensed in Arizona since 2005, and was licensed in California in 1989. She has many years of experience in several different areas: nine years of real estate experience, including three years handling REO transactions; fourteen years in property management with both commercial and residential properties; and nine years of transaction coordination, also in both commercial and residential areas. She is an expert buyer and seller agent, as well as specializing in transaction coordination.



Liisa Sharp

Real Estate Agent

Liisa holds a bachelors degree in architecture from ASU. She specializes in residential real estate and has a deep understanding of building topics and issues. She is a listing agent as well as a buyer's agent for residential properties. Liisa's follow-up and tenacious project management of a real estate deal have greatly benefitted her clients.



DETERMINE YOUR BUDGET

Before you start your search, determine how much mortgage you can afford.

When determine your mortgage, don't forget other factors like: down payment, legal fees, taxes, home inspection costs, appraiser costs, and renovation costs.

We will find you a home that will fit your budget

HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

Down payments range from 0-20%

Have a discussion with your banker to determine what works best for your scenario.

I will help you find a loan program that fits your financial needs.

CREDIT SCORE CHECK

Your banker will likely perform a credit check prior to approving a mortgage and determining your interest rate. The most ideal range will be 620 or above.

The better your score, the lower the interest rate you will be charged on your mortgage.

PRE-APPROVAL

Obtaining a pre-approval on your mortgage will help you in many ways. First it will help you determine your budget, and help you stay within your means. Second it shows the seller that you are serious about purchasing a home, and that you have the funds necessary to complete the purchase.

Although you are pre-approved for a loan, does not mean that you will be guaranteed this amount in your final mortgage. You will still have to be approved for a mortgage after you have submitted an offer.

It is important not to make any significant purchases or alter your credit

TOUR *Homes*

03

HOME SEARCHING TIPS

- After additional discussion we will set you up with an MLS search and portal. Homes that fit your criteria will be sent right to your inbox.
- Take photos as you go through the open houses so you remember the layout and the feel of each house you visit.
- Pay attention to features of the property that are fixed such as the neighborhood, the lot size, and the orientation of the home. Don't pay too much attention to the colors of the walls or the furniture.



Be sure to make a list of your must haves, wants, and don't cares. As you go through the viewings, make sure you check off all your must haves.

Once you find a house you love, you can make an official offer to the seller.

MAKE *an Offer*

04



Once you find a house you love, you can make an official offer to the seller.

I will use data to help you decide on an offer price. I will also use AAR contracts and make sure all paperwork is complete and accurate.

NEGOTIATE *an Offer*

Be prepared to receive a counter-offer, and don't be afraid to bargain for your purchase. Be sure to know what you are buying and ensure that you feel the price is fair at the end of the day.

Inspection

05

We will ensure that an inspection to be completed within the negotiated inspection period (typically 10 days). It is important to know as much about your home as possible. I will attend the inspection when it is performed.

If anything serious comes out of the inspection, you have an option to back out of the agreement, or gives you more negotiating power.



Once the inspection is complete, you can discuss and negotiate with the seller any final points and request for repairs to be completed.

APPRAISAL

and Title

06

Other checks you should run prior to finalizing the purchase of your new home:

1. Appraisal
2. Property title search

Your lender could also want a formal appraisal of the home prior to issuing your loan.

Be sure to purchase home insurance for your new property!



and Loan APPROVAL

The lender will review any and all financial-related forms and information prior to granting the loan.

They will review details like:

- Your income
- Credit check
- Employment status

It is extremely important that you don't make any large purchases during this time as it can jeopardize your loan.

I will do weekly check-ins with your lender to ensure that property financials are moving along.

SCHEDULE

your move

Some things you will want to keep in mind closer to your move date:

- Movers
- Renovators/ contractors
- Utilities
- Cleaners
- Home warranty
- Change of address
- Move out details



Closing



Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the title company or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!

CUSTOMER *Testimonials*



Donelle was so great to work with. She always responded in a timely manner, listened to my thoughts and concerns, and kept me updated every step of the way. She made the process easy peasy and I appreciated her good diligence.

Tyla Brunton

We had no doubt that Donelle would be the perfect agent to help us make our dream of becoming homeowners a reality. Being available to show us homes at the drop of the hat was much appreciated. She walked us thru the purchasing process and made it look so easy. We highly recommend Donelle.

Keeton & Kaeli Steck



Loved working with Donelle. She made finding our home easy and worked with our circumstances. She is a rockstar when it comes to finding you a home.

Dakota Johnson

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HOME TOURING *Checklist*

ADDRESS: _____

DATE VISITED: _____ LISTED PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

TOTAL LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT/ NEIGHBORHOOD: _____

CURB APPEAL

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

INSIDE

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

OUTSIDE

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

PRICE/ COST

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

LOCATION

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

NEIGHBORHOOD

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

NOTES _____

Notes

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Real Estate TERMS

PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. The banker will perform an analysis on your income, debt, and credit-worthiness. You will need one in order to be ready to put an offer on a house.

OFFER

An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.

CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller.

CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, insurance and lender expenses.

GOOD FAITH MONEY

Good faith money is the balance of funds that are set aside into a trust or an escrow account to show the buyer is serious about the purchase.

TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

APPRAISAL

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more.

HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help to determine if there is any work needed to be done to the property to bring it to normal working order.

DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.

CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.

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