

Real

YOUR STEP-BY-STEP

HOMEBUYER ROADMAP

A Clear Guide to Finding
and Buying Your Dream Home



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1. Financial Preparation



- **Review credit score and history**

- Ensure your credit is at a respectable level, as lenders will perform a full credit check during the pre-approval process



- **Determine budget and monthly comfort range**

- Establish a clear budget range, including both a comfortable minimum and maximum



- **Save for down payment and closing costs**

- Closing costs typically include your down payment, Realtor and Attorney fees and any relevant cost incurred. Depending on down payment expect to pay between 3% - 25% of the purchase price in closing cost.
- We will work to keep these costs as low as possible by exploring options such as seller credits and first-time homebuyer programs or grants through your lender



- **Avoid new debt or major purchases**

- Major purchases before final loan approval can impact your buying power—always consult with your lender before making any financial changes

2. Get Pre-Approved



- **Connect with a trusted lender**
 - Contact a mortgage lender or broker of your choosing. I can also provide trusted referrals if needed



- **Compare loan options and rates**
 - Explore multiple lenders and programs to find the best fit for your financial goals and needs



- **Obtain a pre-approval letter**
 - This shows sellers you are qualified to purchase and allows us to view properties.
 - Most sellers will not consider an offer without a pre-approval letter

3. Define Your Home Criteria



- **Identify preferred locations**
 - Consider proximity to work, schools, transportation, and daily conveniences



- **List must-haves vs. nice-to-haves**
 - Prioritize essential features while staying flexible on secondary preferences and write these down.



- **Consider lifestyle and long-term needs**
 - Think about future plans, space requirements, and overall functionality of the home

4. Hire the Right Realtor



- **Choose a knowledgeable expert**
 - Work with an agent who understands the market, pricing strategies, and local trends



- **Align on goals, timeline, and strategy**
 - Clear communication ensures a smooth and efficient home search process.
 - I will be honest and upfront with you so you are as prepared as possible



- **Gain access to off-market insights and guidance**
 - A strong agent provides early opportunities, negotiation expertise, and professional recommendations throughout the process

5. Start Your Home Search



- **Tour homes in person or virtually**
 - Explore different options to get a feel for layout, condition, and overall fit



- **Evaluate value and property condition**
 - Look beyond aesthetics—consider age, maintenance, and potential repair needs



- **Refine your criteria as you go**
 - Your priorities may evolve as you see homes in real time



- **Stay ready to act**
 - Well-priced homes can move quickly, so be prepared to make a decision when the right one comes along

6. Make an Offer



- **Review comparable sales (CMA)**
 - Analyze recent sales to determine a competitive and informed offer price



- **Submit a strong, strategic offer**
 - Include price, terms, contingencies, and timeline tailored to the property and market



- **Negotiate terms and conditions**
 - Work through price, credits, repairs, and closing timeline to reach an agreement



- **Present your offer professionally**
 - A complete offer package (including pre-approval) strengthens your position with the seller

7. Inspection & Due Diligence



- **Enter attorney review period**
 - Attorneys review the contract, propose modifications, and ensure your interests are protected



- **Schedule a professional home inspection**
 - Conduct a thorough evaluation of the property's condition after your offer is accepted



- **Review findings in detail**
 - Identify potential repairs, safety concerns, and future maintenance items



- **Leverage inspection for negotiations**
 - Request repairs, credits, or price adjustments based on the findings



- **Utilize expert guidance**
 - With inspection experience, I'll help you understand what's typical vs. what's a red flag

8. Secure Financing



- **Finalize your loan application**
 - Submit all required documents to your lender to move from pre-approval to full approval



- **Lock in your interest rate**
 - Work with your lender to secure a rate that aligns with your financial goals



- **Stay financially consistent**
 - Avoid new debt, job changes, or large purchases during this process



- **Maintain communication with your lender**
 - Respond quickly to any requests to keep the process moving smoothly

9. Appraisal & Underwriting



- **Appraisal is ordered by the lender**
 - A third-party appraiser determines the home's value to ensure it supports the purchase price



- **Review appraisal results**
 - If the value comes in low, we may renegotiate price or terms



- **Underwriting review**
 - The lender verifies your financials, employment, and all documentation



- **Clear conditions for final approval**
 - Provide any remaining items requested to receive your clear to close

10. Final Walkthrough



- **Verify property condition**
 - Ensure the home is in the agreed-upon condition before closing



- **Confirm completed repairs**
 - Check that any negotiated repairs have been properly addressed



- **Test key systems and features**
 - Run appliances, HVAC, plumbing, and electrical where possible



- **Ensure nothing has changed**
 - The property should be in the same or better condition as when you made the offer

11. Closing Day & Getting the Keys



- **Review closing documents**
 - Go over your Closing Disclosure and final paperwork with your attorney and lender



- **Bring required items**
 - Government-issued ID and certified funds (if applicable) for closing costs



- **Sign all final documents**
 - Complete the transaction and officially transfer ownership



- **Receive your keys**
 - Once recorded and funded, you officially become a homeowner



Congratulations!

YOU'RE OFFICIALLY A HOMEOWNER!

NEXT STEPS



**Set up utilities
and services**

Transfer or activate
electric, gas, water,
internet, and trash



**Secure and
personalize
your home**

Change locks, update
security features,
and make it your own



**Secure and organize
important
documents**

Keep closing documents,
warranties, and receipts
in a safe place



**Address
any repairs
or updates**

Complete repairs
and make updates



Plan your move

Schedule movers
and update your
address



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