



# BUYING A NEW *home*

PREPARED FOR: Jane & John Doe | 4130 Telegraph Rd. Bloomfield Hills, MI



# GRACE DARFOUR

MAX BROOCK REALTOR<sup>®</sup>

## YOUR REALTOR

I'm Grace Darfour a Max Broock realtor serving the real estate needs of Oakland County in Metro Detroit, MI, and surrounding areas. Born and raised in Accra, Ghana, I moved to the US by myself at age 16. Prior to pursuing a career in real estate, my professional background was in business management, marketing, and technology.

I pride myself on being an exceptional advisor to my clients and I ensure that each real estate transaction is approached with passion, progressiveness, and thoughtfulness. In other words, I take the time to explain, simplify, and guide my clients throughout the whole process in ways that reassure and empower them. The relationship I build with clients is truly one that extends far beyond the closing table and anyone who works with me can rest assured that they have a realtor friend for life.

## SKILLS

- Real Estate Negotiation Expert
- Accredited Buyer Representative (ABR)\*
- Seller Representative Specialist (SRS)\*
- MLS Database
- Digital Marketing Strategist
- Extensive Vendor Network
- Excellent Communication Skills
- Local Market Expertise
- Client-Centric
- Buyer and Market Trends

## CONTACT

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# MEET MY TEAM



JOE BIGELMAN

Johns Adams Mortgage has been a part of our family since 1972. As an industry leader, our loan consultants provide the best loan products for any unique situation. Joe Bigelman is ranked in the top 1% nationwide in total closed volume and units, and has been one of the top 5 originators in Michigan for the past 9 years. In 2020, Joe closed 180 million in production and we are grateful to have him right here in our Bloomfield Hills office.



BRITTANY PIKORA

Insurance One was the first company that Real Estate One acquired in 1971. The insurance representative finds the right combination of tailored insurance coverage at a suitable price. A full range of products for homes, renters, and automotive insurance are available. Brittany Pikora is our in-house Insurance One representative and her experience and knowledge make her a great asset to our company and a great help to all of our clients.



ANGIE CLAVET

Capital Title became an affiliate of Real Estate One in 1975. As one of the largest agencies in Michigan with 18 office locations, our representatives are here to coordinate the complex details of transactions. The goal is to arrange closings that are as quick and convenient as possible. To help in creating this smooth process, we have Angie Clavet, our Capital Title Transaction Coordinator, to assist you from start to finish.



SANDRA YONO

At Max Broock Realtors, we have our very own in-house Marketing Coordinator and Graphic Designer. Sandra has a Bachelor in Graphic Design and is our go-to creative for marketing your property. Depending on each property's unique needs, she helps us create social media posts, flyers, brochures, booklets, e-mail designs, and more. Having an in-house designer is a great asset to our brokerage as not many other competitors can say the same. This helps us get your listing out to the public through a more creative and impressionable approach.

HOME STARTS HERE





# HOME

## buying process

Thank you for choosing to put your trust in me for the process of buying your home. Every member of my team is committed to ensuring that all of your real estate needs are not just met but exceeded. I have created this brochure for your convenience and I hope that it will be a valuable resource. While the entire process is outlined for you here, please know that I'll be staying in contact with you throughout the whole process. The experience will be unique and I will adjust our service according to your wants and needs. My focus is on your complete satisfaction.

### 1 FINANCING →

*You'll need to be pre-approved mortgage before you start your house hunt!*

### 2 FIND AN AGENT

*Find a reliable realtor to make your buying experience very simple.*

### 3 HOME SEARCH

*The key to a successful home search experience is knowing what you're looking for.*



### 6 NEGOTIATE AN OFFER

*We will use the information from the house inspection reports to renegotiate the deal if necessary.*

### 5 BOOK INSPECTION

*We'll hire a professional 3rd party inspector to take a closer look at the home to confirm that it's in good shape.*

### 4 MAKE AN OFFER

*When you fall in love with a home, we'll write up an offer to purchase it!*



### 7 APPLY FOR THE LOAN

*Once you have a pending agreement, it's time to go back to your chosen lender to finalize your mortgage details and close the deal.*

### 8 ORDER APPRAISAL

*We will get an appraisal on the new home to get an estimate of what it is worth.*

### 9 SCHEDULE MOVING

*Schedule moving with a reliable moving company to save yourself a lot of headaches.*



### 10 CLOSING!

*You'll receive the property title and copies of all documentation pertaining to the purchase! Congratulations on your new home!*



# HOW MUCH COULD I AFFORD?

Before you begin looking for your home, it is important to understand the costs associated with the purchase. There are four main factors to consider when determining how much home you can afford.

## 1) THE DOWN PAYMENT

Most loans require a down payment of 3.0% to 5.0% of the loan amount, however, a down payment of 20% to 25%, offers buyers certain perks such as the elimination of mortgage insurance.

## 2) YOUR ABILITY TO QUALIFY FOR A MORTGAGE

Most mortgage lenders require that your monthly payment range between 25-28% of your gross monthly income. The key factors for determining your eligibility for a home loan are:

INCOME  
CREDIT REPORT  
ASSETS  
APPRAISED VALUE OF THE PROPERTY  
YOU INTEND TO BUY

## 3) CLOSING COSTS ASSOCIATED WITH YOUR TRANSACTION

In addition to the down payment, you will be required to pay fees for loan processing and other closing costs. These fees may range between 2-5% of your mortgage loan and must be paid in full at the time of closing

## 4) OTHER MISCELLANEOUS COSTS

Miscellaneous costs are made up of all other costs that go into ensuring a successful real estate transaction. These costs include the cost of an inspection, appraisal, title insurance, and mortgage insurance.



# PREPARING YOUR FINANCING

You need to be pre-approved for a mortgage before starting your house hunt. This helps you determine how much you have to budget to buy. You can shop for a loan the same way you shop for a house.

A good lender will explain any special programs you may qualify for such as reduced rates or down payment assistance. Also, note that some fees are negotiable and will vary from lender to lender.

## PRE-APPROVAL CHECKLIST:

- Copies of driver's licenses and social security cards
- Most recent pay stubs and W2s for the past two years or 1099
- Most recent bank statements dating at least 2 months back
- Most recent tax returns (1040) dating at least 2 years back
- Profit and loss if self-employed or own a business

This is also the best time to get acclimated with your Title and Insurance reps. Our HomeSuite services include everything you'll need to make the real estate transaction more convenient and affordable.

Email questions to [mortgages@JohnAdamsmortgage.com](mailto:mortgages@JohnAdamsmortgage.com) or let me know if you'd like me to connect you!

# MY COMMITMENT TO YOU

## GETTING YOU IN THE DOOR

We will narrow down homes that fit your unique wants and needs and get you in the door. We will look at dozens of homes every week. I will help you identify potential problems with a home.

## HANDLING CHALLENGING CONVERSATIONS

When repairs or changes in prices need to be made, I will be your guide and handle requesting any reporters or changes in price to the sellers.

## STAYING ON TOP OF THE PAPERWORK

Buying a home involves many types of documentation. I have the experience and knowledge needed to navigate real estate contracts. Ensuring that nothing is overlooked and that you truly understand what a paper means before you ever sign on the dotted line.

## ON YOUR SIDE

I as your buyer's agent will represent your best interest. With a pulse on the local market and a sound understanding of how various factors affect the value of a property, we will make sure we submit a competitive offer on the right house for you.

## YOUR NEIGHBORHOOD EXPERT

Working daily in neighborhoods within Oakland County and surrounding areas alongside inspectors, contractors, appraisers, and sellers, I have the market knowledge needed to get the best results from your purchase. Understanding the local real estate market can go a long way when it comes to when it comes time to make an offer on a house.

## PROBLEM SOLVER

I will work hard to protect all of your interests and take on any issues that may arise throughout the purchase process. My goal is to make home-buying a fun, simple, and free stress process.

## COMPLIMENTARY SERVICES

I offer my clients complimentary services to help alleviate the stress that comes with finding a home. The services that I offer include but are not limited to babysitting, pet sitting, lunch/dinner, moving\*, and cleaning\*.



# HOME SEARCH

The key to a successful home search experience is knowing exactly what you're looking for. Distinguishing between "must-haves" and "like-to-haves" helps us narrow your search. Make a list of the things you'll need to have in your home or use this sheet as a guide. We will also make sure to check out the little details of each house as we go, such as plumbing, electrical systems, windows, traffic flow, neighborhood maintenance, and location to stores, school, work, parks, etc.

## MUST HAVE

Price Range: \_\_\_\_\_

Location: \_\_\_\_\_

Square Ft: \_\_\_\_\_

Bedrooms: \_\_\_\_\_

Bathrooms: \_\_\_\_\_

Architecture Style: \_\_\_\_\_

School District: \_\_\_\_\_

Lot Size: \_\_\_\_\_

Age of Home: \_\_\_\_\_

## LIKE TO HAVE

Waterfront  \_\_\_\_\_

Pool  \_\_\_\_\_

Fireplace  \_\_\_\_\_

Large Lot  \_\_\_\_\_

Finished Basement  \_\_\_\_\_

Large Garage  \_\_\_\_\_

School Distance  \_\_\_\_\_

Additional Room  \_\_\_\_\_

Other  \_\_\_\_\_

## MUST NOT HAVE

EX: Near traffic,  
more than one story,  
fixer upper, etc. \_\_\_\_\_

# FAQ'S

**Question:** What's the first step I should take?

**Answer:** *Unless you plan on paying with cash, your first step will be to get pre-approved for a loan. Once you get pre-approved, you will know with more accuracy the price of the home you can afford.*

**Question:** What does it mean to be pre-qualified versus pre-approved?

**Answer:** *In pre-qualification, you are given an estimate of what you may be able to borrow. This is a quick way to know what price range you should be looking in. Pre-approval means a financial institution has agreed to work with you and has taken a thorough look through your finances.*

**Question:** Why should I use a realtor to help me buy a home?

**Answer:** *I will handle everything you need from start to finish. That includes paperwork, negotiations, inspections and so much more.*

**Question:** How much money do I need for a down payment?

**Answer:** *The answer may surprise you, it's no longer 20%. All loan options are different, but the average down payment is now 3% to 5%. If you or the property you're purchasing qualifies for a VA or USDA loan, you aren't required to put any money down.*



# FAQ'S



**Question:** How many homes should I see before making an offer?

**Answer:** *You should see as many as you need to ensure you find the perfect home. On average, home buyers will look at hundreds of homes online but will see 10 homes in person before writing an offer. If you're looking for a way to narrow down your search, sign up for a personal shopper report.*

**Question:** I found a house... now what?

**Answer:** *I will help walk you through writing an offer on your dream home and will then handle the negotiations.*

**Question:** How do I know if the property is a good deal?

**Answer:** *While you can never know how much a home is worth exactly, I have the knowledge and expertise to use comparable properties that have recently sold in the area to determine the accurate pricing of homes.*

**Question:** When can I back out if I change my mind?

**Answer:** *You can always back out of a deal, but you may have to forfeit the earnest money you put down with the offer. Earnest money is typically around 1%-2% of the home's price.*

**Question:** How quickly can I close?

**Answer:** *Avg. is 30-45 days to close.*

**Question:** How much are all your fees?

**Answer:** *My brokerage charges a standard rate of 3% of the sales price. However, in most cases, the seller pays for my services to you.*

grace  darfour  
Realtor<sup>®</sup>

