



LET'S GET YOU

home

A SIMPLE GUIDE TO BUYING A HOME



real

CASEY BUDGE | 719.466.9828 | SELLYOURPLACEWITHCASE.COM

Casey Budge

Realtor



a little about me...

Casey is certified by the National Association of Realtors as a Military Relocation Professional (MRP). She has years of experience in the Real Estate field; first as a Realtor in Colorado, then working in the mortgage industry, and now as a Realtor in California. She knows the unique challenges of military relocation; having moved often growing up with her mother and father who were both in the military, and then with her husband, who enlisted in the military as an IT and is now a Naval Aviator. Casey is determined to help military buyers and sellers in the Lemoore and Hanford areas get the best deal on one of the biggest purchases and sales of their lives while providing excellent and personal service, education, communication, and peace of mind throughout the transaction. She has created a unique marketing plan, utilizing and leveraging social media and other techniques guaranteed to get in front of more buyers, ensuring her seller's homes sell quickly and for the highest price possible. Her strategies are above and beyond what any other agent in the area has implemented - meaning buyers and sellers get more for the same cost. She has a network of lenders, home inspectors, title agents, and other professionals to help her clients through the process. She is proud to specialize in helping military families, wherever they call home!

let's connect



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facebook.com/caseybudgerealtor

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MEET THE *Team*



Casey Budge

REALTOR

My goal is to advocate and negotiate on your behalf to secure properties with the best terms for you, while keeping current on ever changing market trends. Education, communication, and cutting edge technology helps me, help you.



Ariel Finn

TRANSACTION COORDINATOR

Ariel ensures all documentation is correctly and fully completed, coordinates inspections, and keeps timelines on track. She files all necessary documents to facilitate a seamless close.

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HOME BUYER'S *Roadmap*

Use this roadmap as a quick overview of the buying process.



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REAL ESTATE *Terms*

PRE-QUALIFICATION

A pre-qualification is a preliminary evaluation conducted by the lender to show that a buyer meets the credit requirements, work history, and funds to purchase up to a certain amount. This is the first step and should be done prior to searching for homes.

OFFER

An agreement between a buyer and a seller to purchase a piece of real estate. This is sometimes referred to as a sales contract.

CONTINGENCY

When an offer is accepted by the seller, there are certain conditions that must be met before the sale is final. If those conditions are not met or satisfactory, a buyer can cancel.

CLOSING COST

The fees that are paid at the end of the purchase by either the buyer, seller or both. These include taxes, insurance, title, and lender expenses.

EARNEST MONEY

Also known as "EMD" or "good faith" money, this is money sent by the buyer to escrow to hold during the transaction. This action shows the buyer is serious about purchasing the home.

TITLE SEARCH

A title search proves that the property is, in fact, owned by the seller. There is also title insurance to ensure no issues that arise later.

APPRAISAL

The appraisal is the value given to a property based on comparable properties that have recently sold. This is typically required by the lender in order to decide if the requested loan amount is in alignment with the value of the property.

HOME INSPECTION

An inspection is a professional examination of the property's condition. Your agent can recommend qualified home inspectors for you.

DISCLOSURES

All seller's are required to fill out a property disclosure stating what they know about the property - good or bad.

CLOSING

This is the final step of your real estate transaction. At closing the funds from the buyer are provided to the seller and the buyer receives the keys. In California, you typically sign loan documents days prior to "closing".

“

BUY LAND, THEY'RE NOT MAKING
IT ANYMORE.

”

MARK TWAIN



ten steps to BUYING A HOME

- 01 FIND A GREAT AGENT
- 02 FINANCIALS
- 03 TOUR HOMES
- 04 MAKE AN OFFER
- 05 NEGOTIATE OFFER
- 06 INSPECTION
- 07 APPRAISAL
- 08 FINAL LOAN APPROVAL
- 09 SCHEDULE YOUR MOVE
- 10 CLOSING

1

FINDING A GREAT AGENT

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

Your agent will be working with your best interests in mind and can help guide you through all the stages of home buying - make sure you choose someone you trust.



Connect YOU WITH THE PERFECT HOME

Agents have access to information about all homes on the MLS (multiple listing service) and homes going on the market before the public. They will arrange tours of homes that match your criteria.

Knowledge OF NEIGHBORHOODS

Agents will be able to offer insightful details about the neighborhoods you are considering.

Attention TO DETAIL

The process of buying a home requires a good deal of paperwork. Your real estate agent will help you fill out all documents and get them submitted properly.

Professional NEGOTIATOR

Agents deal with any difficult conversations that need to happen. They will also help you submit a strong offer and negotiate with the seller on your behalf.

Expert GUIDE

Realtors are there to help you with any questions you have along the way. They offer an objective opinion when you're analyzing the features you're looking for.

2

FINANCIALS

The most important decision in your search is your lender choice. Make sure you choose a good LOCAL lender.

Lenders recommend that you spend no more than 30% of your monthly income on a new home. You can find many mortgage calculators online, which provide a great starting point.

When calculating, don't forget to include extra expenses like attorney fees, home inspection and appraisal costs and money for any home improvements.

Did you, or do you, serve in the military? Did you know you may be eligible for a 0% down loan with no mortgage insurance?! Take advantage of all the benefits you've earned!

DOWN PAYMENTS

Conventional	3%, 5%, 10%, 15%, 20%+
FHA	3.5%
VA	0%
USDA	0%





CREDIT CHECK

It is important to have a credit check done, as this will be a factor in determining your mortgage approval and interest rates.

While sometimes a score in the 500's can get you a loan, ideally you want to aim for 620 or above. Typically, the higher the score the lower the interest rate.

PRE-QUALIFIED & PRE-APPROVED

Many times these terms are used interchangeably, but they mean different things. A preapproval means the lender has reviewed all documentation needed and you have been through their underwriting process. A prequalification means you are prequalified pending review of your required documentation. A pre-approval is much stronger.

Either way, being pre-qualified or pre-approved shows the seller that you're serious and that you likely have the funds to purchase the home should you choose to place an offer. Both can also help you set your budget, as you will know exactly what you can afford.

This pre-approval does not guarantee a loan will be offered so you still want to be careful with your spending during this time. Don't make any large purchases, change jobs or apply for new credit cards during this time.



Ten Things YOUR LENDER MAY NEED

- 01 YOUR FULL NAME
- 02 IDENTIFICATION CARD
- 03 BIRTHDAY
- 04 SOCIAL SECURITY NUMBER
- 05 ANNUAL GROSS INCOME
- 06 DOCUMENTATION OF ALL INCOME SOURCES
- 07 2 YEARS EMPLOYMENT INFORMATION
- 08 2 MONTHS BANK STATEMENTS
- 09 2 YEARS W-2
- 10 2 YEARS TAX RETURNS

Costs to Expect

Many times the fear of the unknown "costs" keep people from starting the home buying process. Many times, the out of pocket costs are much less than you'd think. In general, the 'out of pocket' costs are the same regardless of the loan program you and your lender are using except for the percentage of the down payment.

Typical Out of Pocket Costs

• Earnest Money Deposit (usually between \$1000-1% of the purchase price)	\$1000
• Home Inspection	\$350
TOTAL	\$1,350

OTHER POSSIBLE EXPENSES

• Roof / HVAC / Plumbing / Sewer Inspections, as desired.	\$250-300
• Appraisal (often paid up front by lender, then included in closing costs)	\$700



Closing Costs

Closing costs are paid at close, and are prepaid taxes, prepaid homeowner's insurance, any title fees, title insurance, and lender fees. The biggest portion of closing costs are "prepaids" (property taxes and insurance).

We estimate closing costs to be around 2-3% of the purchase price of the home you're buying. Your lender can give you a closer idea depending on your specific circumstances and property.

3

TOUR HOMES

Make a list of all the things you need and want in a new home. Think about how many bedrooms and bathrooms you need.

Do you want a big kitchen or is a fenced-in yard more important to you?



We will start touring homes and weigh all the positive and negative aspects of each one.

When you find THE house, your next step will be to make an offer and go through any negotiations.

Home searching tips.....

- Take photos with your phone while visiting each house. Organize the photos at home with the address of the property so you can remember details later.
- Focus on the things you can't change like the neighborhood, lot or size of bedrooms.
- Test things as you walk through the home. Open and close windows, turn faucets on and flush toilets to see if things are generally in working order. (Don't focus too much on this, though, you will have a thorough home inspection!)



4 MAKE AN OFFER

Once you've found the home you want, the next step is to make an offer. We will look at comparable properties in the area and decide on a strong first offer.

Our offer strategy will depend greatly on the home and the current market conditions. Not every seller will be willing to negotiate - we may be up against multiple other offers! In some cases, sellers may be willing to negotiate!

5

NEGOTIATE OFFER

Many times after the initial offer is presented the owner will come back with a counter-offer.

As a buyer, don't be afraid to ask for what you want, within reason. Whether that be price, a new roof, or the closing costs. You don't know what they're willing to do unless you ask.

In strong seller's market, it's imperative your first offer is as strong as possible - again - different strategies work in different markets, which is why agent choice and experience is so important.



TITLE AND ESCROW

Once you and the seller have agreed on price and terms - Congratulations - you're under contract!

The first step is wiring your agreed earnest money deposit to the escrow company. They will hold the deposit until close, when it will then be used toward your closing costs or returned to you. If you withdraw from your contract using your contingencies, you will get this deposit back.



The time between your offer being accepted and closing is called the "escrow" period. This is typically between 30-45 days. During this time, you will complete your inspections, appraisal, loan, and all title requirements.

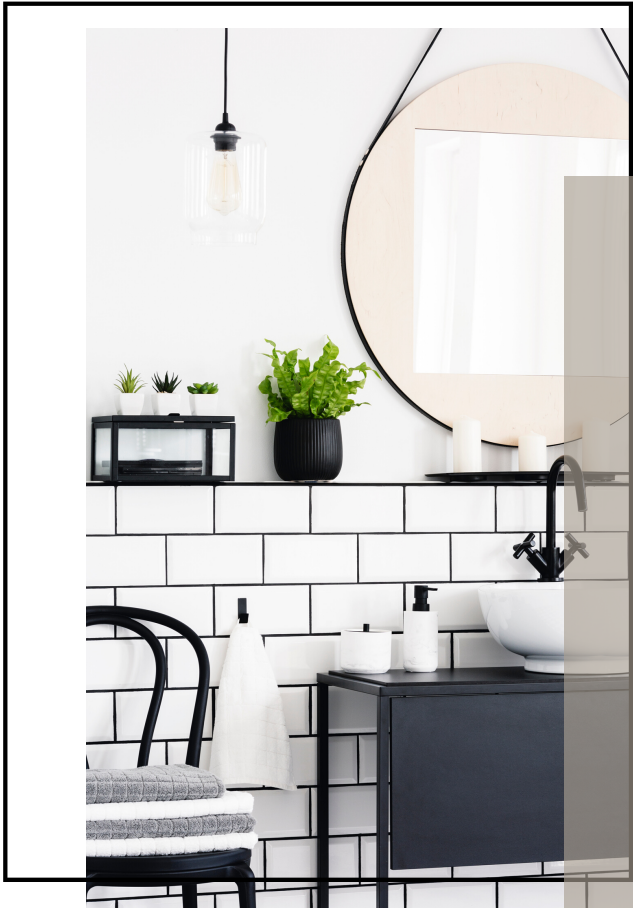
The title company will verify the seller is the true owner of the house and has the right to sell, and will start their search for any liens, clouds, or issues with the title of the property to make sure you are purchasing it without any encumbrances from previous owners. Simplified; the title company will make sure all mortgages have been paid and any debts against the property are no longer there when it is transferred to you. They will issue "title insurance" to protect you against future debtors claiming ownership of the property. It ensures you have full and clear legal ownership.

You do not need to worry about this in depth, but make sure you ask the lender and Realtor if they see any issues or red flags when the Preliminary Title Report is received.

6

INSPECTION

I always recommend adding contingency clauses into your offer stating that you have a certain amount of time to have the property inspected and appraised. This gives you the right to back out of the agreement if you and the seller can't agree on repairs, while allowing you to retain your earnest money deposit.



Plan to attend at least the end of the inspection and be prepared to ask any questions you have.

You will receive a report of findings, but it's sometimes easier to see the issue and hear the information directly from the inspector.

After the inspection is complete, decide if there are any pressing issues you want to negotiate with the seller.

Be careful to not be too picky, but also not let major concerns go unaddressed.

7

APPRAISAL



Your lender will often require an appraisal of the home before finalizing the loan.

The home appraiser will take into account the neighborhood, housing market, age, condition of the home, and any special features.

In strong seller's markets, buyers often offer "appraisal gaps", meaning they guarantee a certain dollar amount in cash over what the appraised value is.

8

LOAN APPROVAL

The loan is only complete after the lender approves the loan and loan documents are signed. You will receive a final approval notice after they review and verify your income, credit report and employment status meet their requirements and guidelines.

Home owners insurance will also be required to be put in place before the mortgage company will finalize the loan.

9

SCHEDULE YOUR MOVE



You will want to get movers scheduled as soon as possible. Make sure you DO NOT schedule the move and closing on the same day if possible. If you will be doing renovations, start getting quotes from contractors.

Make sure you set up the transfer of utilities for closing day.

10

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 and any other documents required by the title company or loan officer. You will sign loan documents PRIOR to your close date. On the day of close, the lender will fund the loan and the title company will record with the county. We are not closed until both of those things happen.

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!



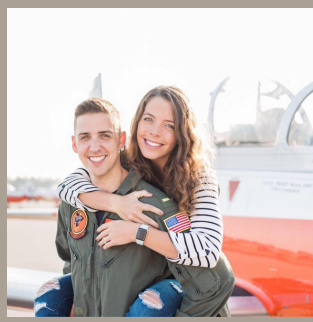
“

BUYING REAL ESTATE IS NOT THE
BEST WAY, THE QUICKEST WAY,
THE SAFEST WAY, BUT THE ONLY
WAY TO BECOME WEALTHY

”

MARSHALL FIELDS

CUSTOMER Testimonials



Let me start by saying this woman is an angel! As a military couple, we needed a home quick & Casey worked her magic to find us a home in a pinch. She negotiated a great deal for us and certainly was our advocate. The entire process was seamless and stress free, she truly handled it all for us! Fast forward, we got new orders and then needed to sell our home fast & Casey was ON IT. She had our home listed the following day and we were able to sell our home in under 30 days! Again, the process was so easy as she handled all the logistics which definitely helped us during a cross country move. Casey is very professional, easy to work with, and definitely knows what she's doing. I will sing her praises all day long!

Jacqueline Lawrence



Casey is amazing to work with. She is responsive, knowledgeable & beyond helpful! She has amazing experience working with the VA loan and military families.

Noelle Lopez



Casey's amazing reputation within the local military community was a huge factor in selecting her as our agent! She goes above and beyond in the communication department. She's professional, easygoing, and gets things done quickly. Casey helped us to find an amazing home as first time buyers, and made the process easy and stress-free.

Wynston Hammack



I first heard of Casey Budge on the NAS Lemoore Spouses facebook page, where she was an active presence giving advice and helping spouses make the jump into purchasing their first home or welcoming them to the community. I had heard nothing but amazing things about Casey Budge, so honestly, when the time came for us to start looking, after chatting with her and getting to know how amazing she is as a person, I would have gone with any broker as long as she was there!

Julia Davis



I reached out to Casey for information on the dream house of ours that we really wanted to buy, but we unsure of the market and we had to sell our current home. Although, it was a shot in the dark for all of the stars to align perfectly Casey went to work to make this happen. Then after everything was going smoothly with the accepted offer on our dream home and the sale of our current house, the appraisal on the house we were purchasing came in extremely low. We assumed this would deal would fall through but Casey negotiated like a beast for us, and she kept us focused on the end game. I'm truly thankful for Casey and all the hard work she put in when helping us with the purchase of a new property and the sale of home.

Jamie Brown

RECOMMENDED *Pros*

Lender



Rickelle Stockton | Maciel Mortgage

559.589.6044 office

rickelle@macielmortgage.com

559.572.5554 cell

www.VALoanChick.com

802 N Douty St, Hanford, CA 93230

Home Inspector



Brad Smith | Valley Home Inspections

559.333.1147 cell

valleyhomeinspectionsca@gmail.com

ADDITIONAL *resources*



Landscaping Company

Jose Lemus

phone 559.836.9310

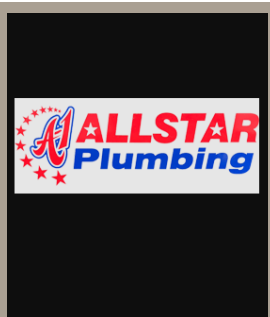


Termite Company

San Joaquin Pest Control

phone 559.582.5282

sanjoaquinpestcontrolinc.com



Plumbing Company

A1 Allstar Plumbing

phone 559.584.0476

a-1allstarplumbing.com



Electrical Company

Hanford Electric, Inc

phone 559.583.8414

www.plumbingcompany.com

HOME TOURING Checklist

ADDRESS OF PROPERTY: _____

DATE VISITED: _____ PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT: _____

CURB APPEAL

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

INTERIOR

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

EXTERIOR

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

PRICE

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

LOCATION

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

NEIGHBORHOOD

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

ADDITIONAL COMMENTS: _____

HOME TOURING Checklist

ADDRESS OF PROPERTY: _____

DATE VISITED: _____ PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT: _____

CURB APPEAL

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

INTERIOR

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

EXTERIOR

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

PRICE

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

LOCATION

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

NEIGHBORHOOD

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

ADDITIONAL COMMENTS: _____

HOME TOURING Checklist

ADDRESS OF PROPERTY: _____

DATE VISITED: _____ PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT: _____

CURB APPEAL

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

INTERIOR

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

EXTERIOR

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

PRICE

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

LOCATION

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

NEIGHBORHOOD

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

ADDITIONAL COMMENTS: _____

[illegible]



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