



# YOUR GUIDE TO HOMEOWNERSHIP

Everything  
you need to know  
about buying a  
**home.**



Compliments of  
**CINDY BARRETT**

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# A SOUND DECISION



Investing in a home is one of the most important decisions you'll make. So much more than a roof over your head, your home is where life unfolds and memories are made, all while building a financial foundation for your future.

Deciding how you'll navigate your journey to homeownership is equally critical to the agent you work with. As someone who's been in your spot before, I'm familiar with what's cycling through your mind, and as a real estate agent, I've mastered the ins and outs of the buying process. When you work with me, you'll benefit from my experience, and together we'll work toward making sound, smart decisions for your future.

# YOUR NEEDS COME FIRST

Your needs drive how and when we find your next home. From this day forward, everything I do will be motivated by your goals and how you imagine your life taking place in your new home. Once I get an understanding of where you see yourself, finding your dream home will move quickly, and with minimal interruption to your daily life.



**Visualize your dream scenario for buying your home.**

**What's the one thing that has to happen to make that dream scenario a reality?**

How can I make that happen for you?

Why is that important to you?

**If we could add just one more thing to make this process even better, what would it be?**

Why is that important to you?

# BUILD YOUR PREFERENCE PROFILE

## The Basics

Have you considered who my main contact will be?

What timeline would you like to strive for?

Have you looked into getting pre-approved for a home loan?

Have you thought about the price range you'd be comfortable with?

If I found a home today that checked all of your boxes, could you see yourself making a move sooner rather than later?

**The what, the when, the how - let's talk about the best way to get in touch.**

**What is your favorite way to receive information or updates? Select all that apply.**

Email  
Call  
Text

**What is the best time to reach you? Select all that apply.**

Morning  
Noon  
Afternoon  
Evening  
Anytime

**As updates arise, how often do you prefer to be notified?**

ASAP  
In a few hours  
That day  
Every few days

# YOUR HOME WISH LIST

## TO BEGIN

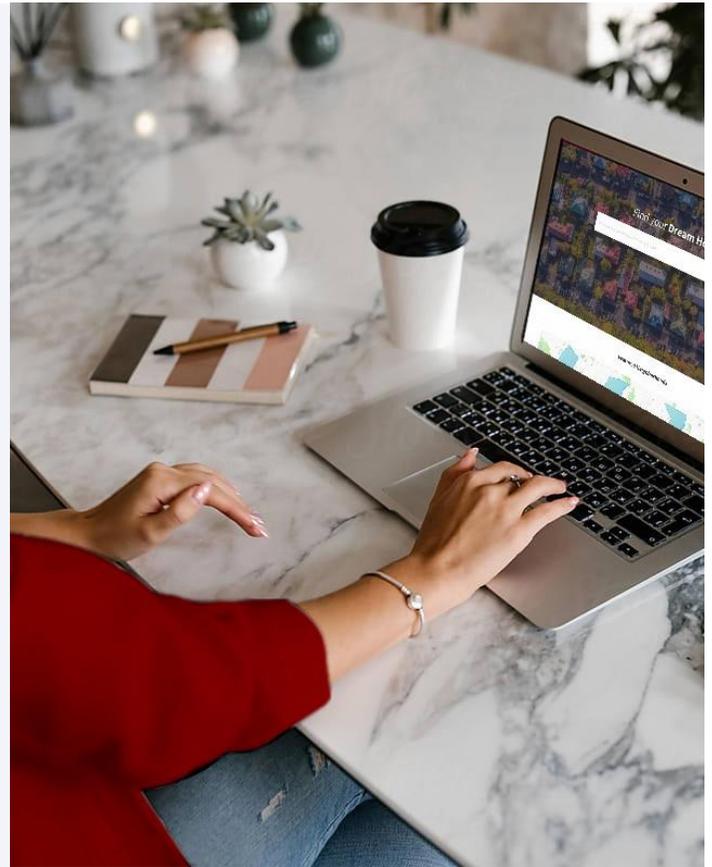
Who will be living in this home? Let's list adults, children, and pets that will inhabit the space.

What are the non-negotiables for your home?

If you had to name your top five non-negotiables, what would they be?

Beyond your top five needs, what is something you really want?

Do you have a preference for the year the house was built?



Do you want a house in move-in condition or are you willing to do some work on it?

When people visit your home, what do you want it to say about you?

Are there any specific features that would make your next house feel instantly like home?

Will you require any accessibility options?

# YOUR HOME WISH LIST

## EXTERIOR

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what square footage would adequately cover your living space?

How many stories would you prefer?

What lot size are you looking for?

What architectural styles are you drawn to?

What type of exterior siding appeals to you?

Do you want a porch, deck, or both?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)?

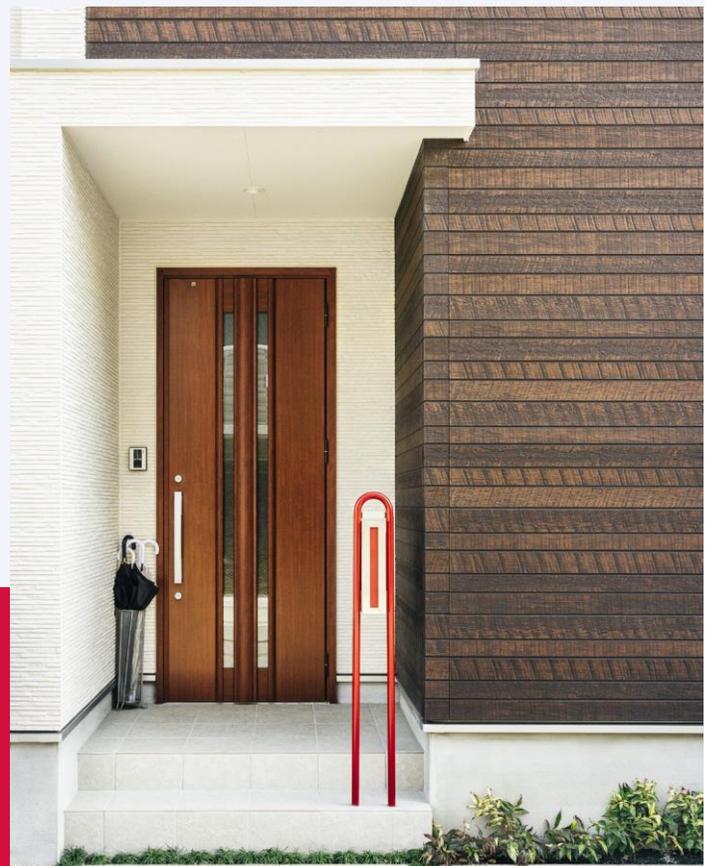
What type of driveway or vehicle entrance/exit will you require?

Do you want a swimming pool or a hot tub?

Are you looking for any structures such as a greenhouse or shed?

Do you need special outdoor arrangements for pets? [e.g., a dog run, fenced-in yard, etc.]

What other exterior features are important to you?



# YOUR HOME WISH LIST

## INTERIOR

What style do you envision for the interior of your home (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.)?

What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?

In general, what are your preferences for the interior?

## BATHROOMS

How many bathrooms do you need?

What are your needs for each of the bathrooms?

Will any bathroom need to serve a specific purpose (powder room, swimming pool access, fit for small children, accessibility specifications)?

## BEDROOMS

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the master bedroom?

## KITCHEN

What are your general preferences for the kitchen?

What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?

What finishes do you like (e.g., countertops, flooring, cupboards, sink, appliances, etc.)?

Will your kitchen need to accommodate anything with custom measurements (beverage cooler, island, farmhouse sink, butcher block countertop)?



# YOUR HOME WISH LIST

## LIVING ROOM/FAMILY ROOM

What are your general preferences for your living and family room(s)?

What size room(s) do you have in mind?

Do you prefer your living and family room(s) to be separate and intended for different purposes?

Do you want a fireplace?

What other living areas are you looking for? [e.g., playroom for children, studio, mud room]

What else do you see for living areas?



## DINING ROOM

Would you like the dining room to be part of the kitchen configuration?

What about the living room - how should it be situated with regard to the dining room?

What size dining room table do you have? Is there other dining room furniture I should take into account?

# YOUR NEIGHBORHOOD PREFERENCE

What neighborhoods or areas would you enjoy living in?

Are there any specific streets or characteristics in these neighborhoods you're drawn to?

If applicable, what school districts do you prefer?

Where do you work?

Where are your favorite places to shop?  
What other conveniences would you like nearby?

What do you like to do for fun? Are there any recreational facilities that you enjoy?

Any other considerations I should be aware of as we find your ideal neighborhood?

## MAKE MY WEBSITE YOUR HOMEBASE

My hyper-filtered search now extends nationwide, beyond the bounds of traditional MLS. With layers of options never experienced before, my website allows you to search by neighborhood and school district, revealing the details that matter most. Save searches, favorite homes and, collaborate. Get notifications whenever a good fit becomes available, even when on the go.

To get started, visit  
[www.cindybarrett.com](http://www.cindybarrett.com)



# GETTING TO KNOW THE NEIGHBORHOOD



Your neighborhood is an extension of your home. Neighbors, surroundings, and access to everyday things can and should factor into your decision. Based on what you've shared so far, I pulled real-time stats and insights to compare a few areas. Once we narrow down the neighborhoods you're most interested in, I'll send you information on homes that look like a good fit.

# MAP YOUR MOVE

## When is the best time to buy?

**There's only one right answer:  
When you find a home that you love.**

Inventory and economy will wax and wane, but when you find a house you can see yourself in, the timing is just right. Below, take a comparative look at neighborhoods with inventory that fits your preferences.



# HOW BUYING A HOME WORKS



## 1 GET PRE-APPROVED FOR A LOAN

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter

## 2 FIND YOUR NEW HOME

- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

## 3 MAKE YOUR OFFER AND NEGOTIATE THE TERMS

- Review contract terms and time limit for offer
- Negotiate purchase price
- Choose a closing attorney
- Shop home insurance options
- Prepare for down payment, earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent

## 4 UNDER CONTRACT

- Acquire home insurance and send proof to your lender.
- Request a list of what conveys with the property
- Schedule home inspection and negotiate repairs
- Order an appraisal
- Neutralize any contingencies. Input any contingencies that may be specific to your area
- Conduct a title search
- Schedule your closing
- Solidify both contract effective and allowable move-in dates
- Stay in close contact with your agent, lender, and title company
- Certify funds for closing

## 5 BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve a moving company and set a moving date
- Change your address through USPS, your bank, and other instances
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent and lender

## 6 CLOSING DAY: WHAT TO BRING

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment.
- Government-issued Photo ID(s)
- Social Security numbers

## 7 CLOSING DAY

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- **Get your keys** - congrats, it's all yours!

**Stay in touch** with your agent for current or future recommendations in regard to your new home.

# FINANCING YOUR FUTURE HOME

## HOME LOANS AT A GLANCE

- Get pre-approved for your loan
- Apply for a mortgage
- Get your home appraised
- Your loan goes through underwriting
- You're cleared to close!

### DO:

- ✓ Notify your lender of any address change, whether it's your home address or another listed on your application
- ✓ Notify your lender of any salary or wage changes
- ✓ Be prepared to provide proof of significant bank deposits
- ✓ Acquire homeowner's insurance immediately after going under contract
- ✓ Keep all forms of debt paid and in check

### DO NOT:

- ✗ Make large purchases using existing credit without first talking to your lender
- ✗ Apply for or acquire any additional lines of credit
- ✗ Pay off, transfer, or close credit balances unless your lender instructs you to do so
- ✗ Change jobs without first talking to your lender
- ✗ Co-sign for another person seeking to obtain a line of credit or to make a purchase
- ✗ Pay off collections before conferring with your lender

## HAVE-ON-HAND

- A month's worth of your most recent pay stubs
- Copies of your last two years' federal tax returns and W-2s
- The names and addresses of your employers over the last two years, compiled into one list
- Last three months of bank statements
- A copy of your real estate agreement
- The names and addresses of your landlords over the past two years
- Divorce/separation decree
- Child support papers
- Bankruptcy, discharge of bankruptcy papers

**CONGRATS!  
YOU'RE  
APPROVED FOR  
A LOAN!**

Follow these tips to protect your loan.

# HOME LOANS MADE SIMPLE

Integrated with KW technology, Keller Mortgage makes for a swift, simplified experience that expedites the process so you can move into your new home, faster. Available exclusively through KW agents like me, you'll enjoy unprecedented savings on time and money.

## The Pre-Approval, Perfected

- 1 Apply directly and digitally
- 2 Simplify and expedite the process



## The Bottom Line

Working with a Keller Williams agent like me has its perks. Whether this is your first time securing a home loan, or it's your 15th and you're ready for a better alternative, look to Keller Mortgage for a modern-day mortgage solution.

## The ZeroPlus Loan

- 1 Keller Mortgage exclusive
- 2 Eliminate signing and lender fees
- 3 Shave off up to \$1,000 from third-party costs
- 4 Enjoy super-low interest rates

*Keller Mortgage operates in 49 states. Not currently available in New York.*

your **DREAM** home

is **WAITING**



Your **Keller Williams** agent can bring you the unparalleled advantage of the ZeroPlus loan by Keller Mortgage. Exclusive to **KW** transactions.

**Pre-approval is simple.**  
Contact a  
**Keller Williams Agent TODAY.**



## ZeroPlus

by **KELLER**Mortgage™ NMLS #140234

- ▶ Zero Lender Fees
- ▶ Zero Origination Fees
- ▶ Plus \$1,000 at Closing  
Toward 3<sup>rd</sup>-Party Costs  
on Loans \$150K+
- ▶ Plus a Low Rate

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**KELLER**Mortgage™  
NMLS #140234



**kw**  
KELLERWILLIAMS.

**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE**

To: \_\_\_\_\_

From: \_\_\_\_\_

Date: \_\_\_\_\_

This is to give you notice that \_\_\_\_\_, with which your agent is affiliated, has a business relationship with Keller Mortgage, LLC, (Keller Mortgage). Certain officers, directors, and owners of Keller Williams Realty, Inc. ("KWRI"), our franchisor, have indirect ownership interests ranging from an estimated one to 44 percent in Keller Mortgage. Because of this relationship, this referral may provide KWRI and/or officers, directors, or owners of KWRI a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan on or purchase, sale, or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND BEST RATE FOR THESE SERVICES.

*Provider (settlement services): Keller Mortgage, LLC (mortgage loan) Range of charges: Loan Origination Fee 0 to 2% of loan amount, application Fee 0 to \$500 & loan discount fee/points 0 to 3% of loan amount. e loan discount fee/points are affected by the interest rate on your loan an may be higher if your interest rate is below market. In addition, the lender may require that you pay for services of an attorney, credit reporting agency, or real estate appraiser chosen by the lender to represent the lender's interest.*

**ACKNOWLEDGMENT:**

I have read this disclosure form and understand that \_\_\_\_\_ is referring me/us to purchase the above-described settlement services and that KWRI and/or officers, directors, or owners of KWRI may receive a financial or other benefit as a result of this referral.

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Signature)

# REAL VALUE REAL EXPERTISE



CINDY BARRETT  
Realtor®

When you choose to work with me, you're partnering with a trained agent that has the backing of the world's largest real estate company, consisting of 180,000+ associates around the globe. That puts your search in the hands of the largest, most resourceful real estate network.

And, by choosing to partner with me and the Keller Williams family, you gain access to a suite of technology that keeps you informed and engaged with what's happening in the neighborhoods you're eyeing.

Keller Williams was built on a simple-yet-revolutionary principle: people are what matter most. To help cement this understanding, we've formalized a belief system that guides how we treat each other and how we do business.



## WIN-WIN

or no deal

## INTEGRITY

do the right thing

## CUSTOMERS

always come first

## COMMITMENT

in all things

## COMMUNICATION

seek first to understand

## CREATIVITY

ideas before results

## TEAMWORK

together everyone achieves more

## TRUST

starts with honesty

## SUCCESS

results through people

# YOUR TRUSTED PARTNER



From the day you partner with me, and even past the day you step foot in your new home, consider me your dedicated real estate adviser. Whatever you need, I have the resources and expertise to guide your decisions. Throughout your transaction, you can come to me for both the little things and the important steps, like comprehensive home insurance and competitive financing - I have the inside edge on both. After your purchase, ask me to recommend fully-vetted service specialists or about how you can care for your home. Further down the road, should you ever want to sell, I'll be your trusted point person. You'll always have my number, and I'll always be ready to spring into action; just say the word!

**“Cindy** was recommended to us by our lender for her expertise with first time home buyers. From the very beginning, she was patient with our lack of knowledge of real estate and the home buying process. She was always available to answer any questions we had. We were so grateful she was willing to accommodate our hectic work schedules, which enabled us to view homes in the evenings. She always gave us her honest opinion and guided us as we searched for our perfect home. We found our dream home in only one month with Cindy's wonderful expertise. She made the entire process stress free and I would highly recommend her for anyone looking for their new dream home. She is a wonderful real estate professional and we are so happy to have had her hold our hands through the entire process.” Jennifer (2019)

**“Cindy** was patient and very thorough in helping us search for our new home. She took inventory of our wish list and made arrangements for us to tour possible homes until we found the right one for us. **Cindy was very accommodating and flexible!**” Wendy (2019)

“In my second home purchase, I reached out to a familiar and smiling face with **Cindy Barrett** because of the amazing experience I had purchasing my first home with Cindy... Once again, she did not disappoint. Cindy is just fabulous; a local expert who goes far and beyond my expectations (even after my first experience) in making sure a client feels comfortable throughout every step of the process. She is patient, kind, and very detailed in her explanations of some quite complicated and delicate details of the home buying process, but has just enough tenacity to hold ground when needed during negotiations. She has a personal touch, a true interest in your well being and happiness when it comes to home buying, and the perfect skill set to make that dream a reality.” Michael (2019)

# A PROMISE TO YOU



To serve the community as a leader in the real estate industry and as a friend and neighbor

To always do the right thing, even if it isn't what is easiest

To take care of your needs at the highest level through unparalleled professionalism and attention to detail. No request is too small

To serve as a trusted local expert and adviser by your side

To consistently and clearly communicate with you in the manner and frequency that you prefer

To treat you and your family with straightforwardness, integrity, and respect at all times

To answer your questions, ease your concerns, reduce your stress, and expertly handle the entire real estate transaction

To hold myself accountable to finding the perfect home for you - after all, that is what my business is built on

# A PROMISE TO THE COMMUNITY

WE LIVE HERE, WE GIVE HERE



## RED DAY

RED Day, which stands for Renew, Energize and Donate, is our annual day of service. Each year on the second Thursday of May, we celebrate RED Day as a part of our legacy worth leaving. Making a difference in the lives of others and bettering the communities that we serve lies at the heart of the Keller Williams culture.



## CHRISTMAS IN ACTION

Christmas In Action-Spartanburg is a non-profit that I founded in 1996 along with my husband, John. In the past 23 years, Christmas in Action has repaired over 900 homes. We are dedicated to repairing and rebuilding homes for the poor, elderly, and disabled. We are driven by the old adage “*love your neighbor as you love yourself*” and plan to continue fixing homes and restoring hope in the community that we call home.

MY PROMISE

# THE BOTTOM LINE

Real estate is complicated.

That's where I come in.

At the closing table, my goal is for you to feel that the purchase of your home exceeded all of your expectations, so throughout our interactions - from search to close - I'll work hard to achieve that goal.

When you choose me as your partner, you are not just getting a trusted, respected agent - you are getting a local expert who is passionate about serving our community and those who call it home.

Let's get started.



Cory Barrett

# COMMONLY USED TERMS

## ANNUAL HOUSEHOLD INCOME

Collective income from everyone in your household before taxes or other deductions are taken, investment income or dividends, Social Security benefits, alimony, and retirement fund withdrawals.

## APR

APR refers to the annual percentage rate, which is the interest rate you'll pay expressed as a yearly rate averaged over the full term of the loan. APR includes lender fees in the rate, so it's usually higher than your mortgage interest rate.

## APPRAISAL

A written justification of the price paid for a property, primarily based on an analysis of comparable sales of similar homes nearby.

## APPRAISED VALUE

An opinion of a property's fair market value, based on an appraiser's knowledge, experience, and analysis of the property. Since an appraisal is based primarily on comparable sales, and the most recent sale is the one on the property in question, the appraisal usually comes out at the purchase price.

## CLOSING COSTS

Generally 2 to 5 percent of the purchase price include lender fees, recording fees, transfer taxes, third-party fees such as title insurance, and prepaids and escrows such as homeowner's insurance, property taxes, and HOA fees.

## CLOSING DISCLOSURE

A document that provides an itemized listing of the funds that were paid or disbursed at closing.

## DEED

The legal document conveying title to a property.

## DOWN PAYMENT

A cash payment of a percentage of the sales price of the home that buyers pay at closing. Different lenders and loan programs require various down payment amounts such as 3 percent, 5 percent, or 20 percent of the purchase price.

## EARNEST MONEY DEPOSIT

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow account after a seller accepts their offer. Buyers do this to show the seller that they're entering a real estate transaction in good faith.

## ENCUMBRANCE

Anything that affects or limits the fee simple title to a property, such as mortgages, leases, easements, or restrictions.

## EQUITY

A homeowner's financial interest in a property. Equity is the difference between the fair market value of the property and the amount still owed on its mortgage and other liens.

## ESCROW

Putting something of value, like a deed or money, in the custody of a neutral third party until certain conditions are met.

**HOMEOWNERS ASSOCIATION FEE (HOA)**

A fee required when you buy a home located within a community with an HOA that typically pays for maintenance and improvements of common areas and may include the use of amenities.

**HOMEOWNER'S INSURANCE**

Insurance that provides you with property and liability protection for your property and family from damages from a natural disaster or accident. Lenders usually require borrowers to buy homeowner's insurance.

**HOME WARRANTY**

A contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as the furnace, air conditioning, plumbing, and electrical systems.

**LENDER FEES**

Part of the closing costs of a home purchase and may include an application fee, attorney fees, and recording fees. The lender's underwriting or origination fee is usually 1 percent of the loan amount.

**LOAN TYPES**

Mortgages have different terms ranging from 10 to 30 years and are available with fixed or adjustable interest rates. Your lender can discuss down payment, insurance, credit requirements, and other specifics of various loan types.

**MONTHLY DEBT**

The minimum payment on credit card debt; auto, student, and personal loan payments; and alimony or child support. Rent or mortgage for a property that you will pay after your home purchase must also be included.

**MORTGAGE**

A loan from a bank, credit union, or other financial institution that relies on real estate for collateral. The bank provides money to buy the property, and the borrower agrees to monthly payments until the loan is fully repaid.

**MORTGAGE INSURANCE**

Insurance that protects the lender and repays part of the loan if the borrower defaults and the loan can't be fully repaid by a foreclosure sale. Usually required on loans with less than a 20 percent down payment.

**PROPERTY TAXES**

Typically imposed by local governments on real property including residential real estate. The tax rate can change annually, and the assessed value of your property is usually recalculated annually.

**PREPAIDS**

Prepays are expenses paid at the closing for bills that are not technically due yet, such as property taxes, homeowner's insurance, mortgage insurance, and HOA fees.

**THIRD-PARTY FEES**

Any closing costs charged by someone other than your lender, typically including fees for an appraisal, a property survey, a title search, owner's and lender's title insurance, and sometimes an attorney.

kw

**Here's how you can get in touch  
with me:**

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