

# BUYERS GUIDE

The steps and benefits of using  
BLUE KOI REALTY when buying your home.





This guide is the first step in getting to know our experience and expertise which, when viewed as a whole, establishes the standard as a Certified Residential Specialist.

In addition, it will set out the process we follow to prepare for our first and subsequent appointments and what you can expect during each.



***We look forward to working with you.***



**CHRIS GRUNTHANER**  
DESIGNATED BROKER



**MISSY GRUNTHANER**  
ASSOCIATE BROKER



**LISSY GRUNTHANER**  
REALTOR



# OUR REAL ESTATE TEAM



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Started in Real Estate 1996

Became a Licensed REALTOR 2001

Became a Broker in 2008

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## What are your needs?

Getting to know YOU!

We never assume to know what your likes and dislikes are. Everyone has different needs and parameters that are important to their family.

Some of the things that can effect your decisions on your next home can be...

Location \* Price  
Home size \* Lot size  
Single story / Two story  
Parking \* Pool  
Schools \* Shopping \* Work location

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## ARE YOU READY?

A very important first step is to find out if you qualify for a home purchase and what your limit is.

A pre-qualification is when a lender takes your basic income and expenses then calculates what your buying limit is. They then give you a "Pre-Qualification" letter that you are able to present in your offer to sellers so they can see you are a serious buyer.

Consult with your lender and start this process. If you do not have a lender you work with we have a number of lenders we can recommend for you to speak with.

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# LET THE SEARCH BEGIN!

With all of our resources we then take the information you give us and find properties that fit your needs and desires. We also will research any properties you may have seen or come to know of to see if they are available and the status.

We present you the prospects we find to see if you would like to view them.

Once you've narrowed down the properties you'd like to view we contact the listing agent to ascertain status and to schedule a showing with the seller.



As licensed Arizona Real Estate agents we have access to the digital lock boxes to be able to enter and show properties after scheduling if the seller is not there.

FOUND IT! You've narrowed it down to one you would like to make an offer on. Let's take the next step!

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## BEFORE WRITING A CONTRACT

WHAT IS IT WORTH? We do a Comparative Market Analysis on the home. Listing prices do not always reflect the true value of a home. By comparing recent sales in the area we make sure you have the knowledge of the homes value so you are educated for the negotiating process.

THAT'S NOT ALL! We do further research for other items and documents that will be needed to include, but not limited to...

- Is the home still available and are there any other offers that were presented
- HOA management and the monthly charge and transfer fees
- Well information
- Septic system documents
- Flood zone determination
- Age restrictions
- Horse property
- Other restrictions
- Numerous other items we verify

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## WE START THE NEGOTIATIONS!

Now we sit down and present the information to you.

A purchase contract and all the necessary documents are prepared and you sign them.

Many times we get all the numbers and requests and go to office to type them out. We then send to you to review and "E-sign".

Time to submit!

The document package is then presented to the listing agent who likewise presents to the seller.

The seller will have the option to accept the offer, reject the offer, or return a "counter offer". In the event of a counter offer we will continue with going over it with you until a deal is reached.

With an executed contract and documents we will deliver them to the Title company and make sure they have all your contact info. They will contact you to arrange for you to get the Escrow Deposit to them by check or wire. This is a "security deposit" to establish "good faith" when opening escrow.

NOTE\* This is NOT the "down payment".

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# IS THE HOME IN GOOD SHAPE?

You want to make sure there are no structural issues or problems with the home before you buy.

The home must have an inspection done in 10 days unless otherwise negotiated.

We are there for you! If you have a home inspector you like great. If you need a reliable one we have a list of inspectors we are familiar with and have worked with previously for you to choose from.

Our job is to coordinate with you, the home inspector, the selling agent, and the seller when scheduling the inspector. Also, making sure certain criteria are met such as utilities being on etc.

Once the inspection is done the inspector will present you with a very comprehensive report on their findings. This report has minor items of normal wear as well as more serious items that will need to be addressed.



Some types of inspections may include...

- Termite inspection
- Septic inspection and certification
- Well inspection and certification
- Sewer line inspection with camera. We recommend this with homes built in 1975 and before due to the materials used that decomposed.

If everything is acceptable GREAT!

If there are items of concern we will write up the repair request to be presented to the seller. We are then back to negotiations to find acceptable terms.

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# IS EVERYTHING READY?

WOOHOO! You're doing great! So can we have the closing now? Not yet. Still some important things to do.

We will be there to continually monitor each step to ensure all steps are being accomplished. To make sure all parties are keeping your transaction information a priority. Transactions can be held up or even fall apart if things are allowed to "fall through the cracks."



There may still be some documents and information as the process progresses you may need to provide.

We work closely and as a team with

- The Selling Agent
- The Title Company
- Your Lender
- Home inspectors
- Appraisers

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## THE END GOAL IS IN SIGHT!

When everything comes together the Lender will provide you and us with a copy of the “Preliminary Settlement Statement”. This has all the costs for Buyer and Seller.

We will thoroughly go through this document and make sure that all items are correct.

**FINAL WALK THROUGH-** Prior to you going to the Title Company to sign and bring in your closing funds we will meet with you at the property to do a walk through to assure the home is still in the condition in which it was when we first looked at it. We will also check that any requested repairs were completed.

Once you’ve signed and paid closing funds the documents will be sent to the county for recording. Then finally the home is yours!

We will then meet you at the property to get the keys and turn them over to you!

## YOU ARE HOME!



## CONTINUALLY THERE

After the closing of your home we are always there.

We consider our clients as friends and like to maintain a good relationship.

We love to hear from you and to keep in contact.

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