



YOUR GUIDE TO
Home

FRANCESCA CABLE | 512.577.0935 | FRANCESCA.CABLE15@GMAIL.COM



Francesca Cable

REAL ESTATE AGENT

a little about me...

I AM A MILITARY SPOUSE AND MOM OF TWO! I AM PASSIONATE ABOUT HELPING GUIDE MY CLIENTS THROUGH THE BUYING AND SELLING PROCESS. THEIR HAPPINESS IS MY END GOAL! I AM ALSO SUPER PASSIONATE ABOUT MENTORING UP AND COMING AGENTS. IT IS MY GOAL TO LEAVE A LEGACY OF STRONG, EMPOWERED & KIND HUMANS. WHEN I'M NOT HELPING CLIENTS REACH REAL ESTATE GOALS, YOU CAN USUALLY FIND ME RELAXING WITH THE FAMILY AND HANGING WITH MY 25 CHICKENS!

let's connect



512.577.0935



FRANCESCA.CABLE15@GMAIL.COM



FRANCESCACABLE.COM



GEORGIA AND ALABAMA, FORT MOORE & SURROUNDING AREAS



FRANCESCA.CABLE.5



FRANCESCA.CABLE/

HOME BUYER'S *Roadmap*

USE THIS ROADMAP AS A QUICK OVERVIEW OF THE BUYING PROCESS. IF YOU HAVE ANY QUESTIONS, PLEASE REACH OUT, I'M ALWAYS HERE TO HELP YOU!

1

FIND AGENT

Find a great agent that you're comfortable working with

2

FINANCIALS

Determine what you can afford, get pre-approved for a loan with our preferred lender!

3

HOUSE HUNTING

It's time to search for homes that meet your criteria!

6

INSPECTION

I will schedule an inspection with an inspector of your choice. Then we will ask for repairs as necessary that we find from the report

5

NEGOTIATE

Sometimes the seller wants to negotiate offers. This allows us to meet them in the middle with what they need from selling their home

4

IT'S TIME TO OFFER

Once we find a home, we will type out an offer for the seller!

7

APPRAISAL

The lender has already ordered the appraisal, so we will wait to receive it.

8

LOAN APPROVAL

Receive your final approval letter from the lender

9

MOVING

Set up your moving date with movers & set up all utilities with the utility companies!

10

CLOSING

It's finally time to close on your new home! We will meet at a attorneys office, go over & sign the documents



Francesca Cable

512.577.0935

francescacable.com

REAL ESTATE *Terms*

PRE-APPROVAL

A pre-approval is a preliminary evaluation conducted by the lender to show that the buyer has the funds to purchase up to a certain amount. This is extremely helpful when you find a home you're ready to put an offer on.

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, but there are certain conditions that must be met before the sale is final.

CLOSING COST

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

TITLE SEARCH

A title search proves that the property is, in fact, owned by the seller. You can also purchase title insurance to make that 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 a qualified home inspector 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.



ten steps to **BUYING A HOME**

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

A dimly lit room with a desk, a chair, a lamp, and a framed picture of a flower. The scene is dark, with a warm glow from a lamp on the desk. A framed picture of a large, light-colored flower hangs on the wall. A desk with a chair is in the foreground, and a small table with a white object is to the right. The text 'Preparing to Buy' is overlaid in a large, elegant, yellow script font.

Preparing
to Buy

1

FINDING A GREAT AGENT

A REAL ESTATE AGENT IS A HUGE ASSET TO YOU AS YOU GO THROUGH THE HOME-BUYING PROCESS. THIS IS ONE OF THE BIGGEST DECISIONS OF YOUR LIFE AND YOU NEED A SKILLED PROFESSIONAL GUIDING YOU THROUGH THE PROCESS.

I WILL BE WORKING WITH YOUR BEST INTERESTS IN MIND AND CAN HELP GUIDE YOU THROUGH ALL THE STAGES OF HOME BUYING.



Connect YOU WITH THE PERFECT HOME

I have access to information about homes going on the market as well as homes already on the market. I will set up house tours of homes that match your criteria.

Knowledge OF NEIGHBORHOOD

I will be able to offer insightful details about the neighborhoods you are considering including HOA, community regulations, school zonings, etc.

Attention TO DETAIL

The process of buying a home requires a good deal of paperwork. I will provide and fill out all documents for you to sign and get them submitted properly.

Professional NEGOTIATOR

As a realtor, I deal with any difficult conversations that need to happen. I will also help you create and submit a strong offer and negotiate with the seller on your behalf.

Expert GUIDE

As always, I am here to help you with any questions you have along the way. I offer an objective opinion when you're analyzing the features you're looking for and will always be transparent when answering any of your questions!

2

FINANCIALS

HONEST LENDERS ARE NOT ALWAYS EASY TO COME BY. I HAVE SPENT COUNTLESS HOURS AND TRANSACTIONS SHUFFLING OUT ANY LENDERS THAT DO NOT SERVE MY CLIENTS CORRECTLY. I DO HAVE A PREFERRED LENDER WHO HAS GREAT LENDER CREDITS & OFFERS NO LENDER FEES TO ANYONE USING A VA LOAN

THERE ARE MULTIPLE TYPES OF LOANS YOU CAN USE WHEN BUYING A HOME. IF YOU ARE A VETERAN, YOU WILL BE ELIGIBLE FOR A VA LOAN. VA LOANS DO NOT REQUIRE A DOWN PAYMENT.

WHILE SOME SAY IT'S IDEAL IF YOU CAN PUT A 10% DOWN-PAYMENT ON YOUR NEW HOME, IT CERTAINLY IS NOT NECESSARY. THERE ARE MANY WAYS TO PUT DOWN MUCH LESS AND WITH MOST TYPES OF LOANS YOU ONLY NEED AS LITTLE AS 3%.





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. THESE CHECKS CAN BE DONE BY A LENDER WHEN GETTING PRE-QUALIFIED.

WHILE SOMETIMES A SCORE IN THE 500'S CAN GET YOU A LOAN, IDEALLY YOU WANT TO AIM FOR 620 OR ABOVE. THE HIGHER THE SCORE THE LOWER THE INTEREST RATE.

PRE-QUALIFIED & PRE-APPROVED

MANY TIMES THESE TERMS CAN BE USED INTERCHANGEABLY IN DIFFERENT AREAS. BOTH HAVE THE SAME CREDIBILITY TO A LISTING AGENT AND SELLER.

EITHER WAY, BEING PRE-QUALIFIED OR PRE-APPROVED SHOWS THE SELLER THAT YOU'RE SERIOUS AND YOU HAVE THE FUNDS TO PURCHASE THE HOME SHOULD YOU CHOOSE TO PLACE AN OFFER. PRE-APPROVAL CAN ALSO HELP YOU BUDGET AS YOU WILL KNOW EXACTLY WHAT YOU CAN AFFORD.

A PRE-APPROVAL IS NOT A FINAL APPROVAL. 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 WITHOUT SPEAKING TO YOUR LENDER FIRST!

Finding
a Home



3

HOUSE HUNTING

MAKE A BULLET POINT 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, OUR 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.
- ALWAYS REMEMBER THE 80/20 RULE. LOVE 80% OF THE HOUSE AND BE COMFORTABLE SETTLING OR CHANGING 20%. THINGS LIKE UGLY CABINET COLORS, ARE ABLE TO BE REPAINTED. THINGS LIKE SMALL BACKYARDS ARE NOT ABLE TO BE CHANGED- SO IF A LARGE BACKYARD IS A MUST, THEN WE WILL HAVE TO CONTINUE OUR SEARCH!
- TEST THINGS AS YOU WALK THROUGH THE HOME. OPEN AND CLOSE WINDOWS, TURN FAUCETS ON AND FLUSH TOILETS TO MAKE SURE EVERYTHING IS IN WORKING ORDER.



4

MAKE AN OFFER

ONCE YOU'VE FOUND THE HOME YOU WANT, THE NEXT STEP IS TO MAKE AN OFFER. I WILL LOOK AT COMPARABLE PROPERTIES IN THE AREA AND WE WILL DECIDE ON A STRONG OFFER. SOME THINGS TO CONSIDER WHILE WE ARE WRITING AN OFFER IS THE SALES PRICE, AMOUNT FOR EARNEST MONEY, CLOSING DATE, AND AN APPRAISAL GAP (IF YOU DECIDE TO DO ONE).

5

NEGOTIATE OFFER

THERE WILL BE TIMES WHEN A SELLER WANTS TO TWEAK THE INITIAL OFFER AND COME BACK WITH A COUNTER-OFFER.

AS A BUYER, DON'T BE AFRAID TO BARGAIN FOR WHAT YOU WANT. WHETHER THAT BE SALES PRICE, DUE DILIGENCE FEE, OR CERTAIN REPAIRS. YOU DON'T KNOW WHAT THEY'RE WILLING TO DO UNLESS YOU ASK.



6

INSPECTION

WHEN YOU OFFICIALLY GO UNDER CONTRACT, WE HAVE A CERTAIN AMOUNT OF TIME TO HAVE ANY AND ALL INSPECTIONS DONE. THIS IS CALLED YOUR DUE DILIGENCE PERIOD. THIS GIVES YOU THE RIGHT TO BACK OUT OF THE AGREEMENT IF YOU AND THE SELLER CAN'T AGREE ON REPAIRS OR IF YOU FIND A MAJOR ISSUE WITH THE HOUSE (EX: SEVERE FOUNDATION CRACKING/ BREAKING).



IF YOU ARE ABLE TO ATTEND THE INSPECTION, WRITE DOWN QUESTIONS YOU MAY HAVE BEFORE HAND SO YOU CAN BE PREPARED TO ASK THE INSPECTOR.

YOU WILL RECEIVE A REPORT OF ANY 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.



Final
Steps

7

APPRAISAL



YOUR LENDER WILL REQUIRE AN APPRAISAL OF THE HOME BEFORE FINALIZING THE LOAN. THEY WILL BE THE ONES TO ORDER IT AFTER GOING UNDER CONTRACT ON A HOME.

THE HOME APPRAISER WILL TAKE INTO ACCOUNT THE NEIGHBORHOOD, HOUSING MARKET, AGE AND CONDITION OF THE HOME. THEY WILL USE COMPARABLE HOMES THAT HAVE RECENTLY SOLD IN THE AREA TO DETERMINE VALUE.

A PROPERTY TITLE SEARCH WILL ENSURE THAT THE SELLERS ARE TRULY THE OWNERS OF THE PROPERTY AND ANY LIENS OR JUDGMENTS ARE ADDRESSED & SETTLED BEFORE CLOSING

8

LOAN APPROVAL

THE LOAN IS ONLY FULLY COMPLETE AFTER THE LENDER PRE-APPROVES THE LOAN. YOU WILL RECEIVE A FINAL APPROVAL LETTER AFTER THEY REVIEW YOUR INCOME, CREDIT REPORT AND EMPLOYMENT STATUS ONCE MORE.

HOME OWNERS INSURANCE IS ALSO REQUIRED BEFORE THE MORTGAGE COMPANY WILL FINALIZE THE LOAN. YOU WILL HAVE A CHANCE TO CALL AND GET QUOTES TO SEE WHO CAN GIVE YOU THE BEST DEAL PRIOR TO CLOSING.

9

SCHEDULE YOUR MOVE



YOU WILL WANT TO ENSURE MOVERS ARE SCHEDULED THE DAY YOU ALL PLAN TO MOVE IN AFTER CLOSING.

I WILL SEND YOU A UTILITY LIST FOR YOUR AREA THE WEEK BEFORE CLOSING. THIS GIVES YOU AN ALLOTTED TIME TO CALL EACH COMPANY HAVE HAVE ALL UTILITIES TRANSFERRED INTO YOUR NAME ON THE DAY OF CLOSING

10

CLOSING

CLOSING IS THE FINAL STEP FOR YOU TO BECOME THE NEW OWNER OF YOUR HOME (IT'S SUCH AN EXCITING DAY!). WE WILL HAVE A FINAL WALK-THROUGH OF THE HOUSE BEFORE CLOSING TO ASSURE THAT NEGOTIATED WORK HAS BEEN COMPLETED AND EVERYTHING IS IN WORKING ORDER. IF THERE ARE EXTENSIVE REPAIRS LIKE ROOFING OR ELECTRICAL, WE WILL HAVE THE INSPECTOR MEET US AT THE FINAL WALK-THROUGH TO ENSURE THE WORK WAS DONE CORRECTLY.

THE CLOSING PROCESS ITSELF REQUIRE YOUR GOVERNMENT ISSUED PHOTO ID.

DON'T FORGET TO RE-KEY ALL THE LOCKS AND CHANGE THE GARAGE DOOR OPENER CODE AFTER CLOSING!

CLIENT *Resources*

Preferred Lender

Rebekah Wagers

706.761.7165

www.rebekahwagers.com

Inspections

Caleb Kinsaul Inspections

706.681.8133

www.inspectcolumbusga.com

Inspections

Long Range Specs LLC

706.881.4279

longrangespecs.com