

OUR GUIDE TO
BUYING
YOUR NEW HOME





TYLER FORD

I'm Tyler Ford, and I'd like to tell you how my experience in real estate will work for you.

I grew up in Tucson, graduated from Northern Arizona University (NAU) with a finance degree, and returned to Tucson.

I know Tucson as good as any anyone!

I entered the real estate field as a real estate agent in 1990 and have been a licensed Realtor® for going on 30 years.

I originally got my real estate license to help me with real estate investing. That eventually led me to the mortgage profession, where I was recognized nationally as a top producing mortgage originator and was proud to lead the #1 mortgage team in the US. I was the #1 producing loan officer in the nation at Home Services a Warren Buffet company doing business at Long Mortgage in Tucson, AZ.

Closing more than 2,000 loans, while in the mortgage business, required working closely with listing and selling agents and escrow companies to ensure smooth real estate transactions. That experience, which gave me firsthand knowledge of how to facilitate a smooth closing, still benefits my real estate clients today.

In 2007 – 2008, when the economy turned, I stepped away from the mortgage profession and back into real estate as a Realtor® and investor.

“I entered the real estate field as a real estate agent in 1990 and have been a licensed Realtor® for going on 30 years.”

“To help **YOU** buy or sell real estate with the least amount of disruptions to your daily life.”

MISSION

- Put more money in **YOUR** pocket!
- Save **YOU** time!
- Avoid hassles!

GOALS

FAIRNESS:

Providing the best customer value.

LISTENING:

Listening to the needs of our clients by asking the right questions. Consequently, we will be able to make the right recommendations.

HONESTY:

Building a relationship of honesty through our actions. Our clients will trust we are always going to do what is right.

EFFICIENCY:

Streamlining the home buying or selling process by using technology. Consequently, our clients will save time and receive continual updates

PRINCIPLES

SERVICE:

We follow through and communicate promptly.

INTEGRITY:

We do what we say we will do. No surprises!

EXECUTION:

We get things done! Our team is proactive, anticipating and solving problems.

RELATIONSHIPS:

We value long-term, mutually beneficial relationships with our clients.

COMMUNICATION:

We speak respectfully, openly, and honestly.

PROFESSIONALISM:

Our team is focused on our top priority—serving our clients professionally.

VALUES



THIS IS ABOUT YOU

CRITICAL TOPICS

01

YOUR HOME CRITERIA

02

YOUR HOME BUYING GOALS

03

WHERE, WHEN, AND HOW MUCH?

04

**WHERE'S THE MONEY?
MORTGAGE + PRE-APPROVAL**

05

**FREE HOME WARRANTY &
USE OF MOVING TRUCK**

06

TIME TO SHOP!

BUYING PROCESS

START



MOVE IN



BENEFITS OF HOMEOWNERSHIP

▶ APPRECIATION:

Real estate has appreciated at an average of 4% annually for over 20 years. This is a national statistic, which means for some areas and some years, the numbers may be more or less.

▶ PRINCIPAL PAYMENTS:

A certain percentage of your mortgage payment will be contributed to the principal of your loan. This creates more equity in your home every month you make a payment. Form of “forced savings” plan.

▶ TAX BENEFITS:

Homeownership can offer many benefits to you as a taxpayer. These benefits can include the ability to write off and deduct interest (paid up to a specific amount*) of a mortgage, plus property tax benefits and private mortgage insurance, in many cases.

***Speak to your tax professional or lender for information about your specific scenario**



UP FRONT COSTS



**HOME
INSPECTIONS**



**EARNEST
MONEY**



**DOWN
PAYMENT**



**CLOSING
COSTS**



SECURING FINANCING

01 COLLECT REQUIRED DOCUMENTS

You will need to gather two years of tax returns, recent pay stubs, any asset statements (ex: 401k), and two months of bank statements for all borrowers. In order to get a full approval, all of these items need to be collected in advance.

02 REVIEW LOAN PROGRAMS

Loan programs vary based on location and condition of the property, credit scores, available down payment, and length of loan.

03 DOWN PAYMENT, TERMS, & RATES

Our preferred lenders always offer the best rate on the first appointment. They all offer a variety of loan programs including 0% down, VA, USDA, FHA 3.5% down, and conventional loans that start at 5% down.

04 OBTAIN PRE-APPROVAL AMOUNT

Many lenders offer a fast over-the-phone prequalification. This is NOT the same as a pre-approval. Always get fully pre-approved to make sure you are in a position to act to get the property you want.



NO-NO'S FOR BUYERS

01

Do not change jobs or quit your job

02

Do not buy a car, truck or any vehicle

03

Do not excessively use credit cards, cancel cards, or fall behind on payments

04

Do not spend money you have set aside for closing

05

Do not omit debt or liabilities from your loan application

06

Do not buy furniture on credit

07

Do not originate any inquiries into your credit

08

Do not make large deposits or withdrawals without chicking with loyour loan officer

09

Do not change bank accounts

10

Do not co-sign on a loan for anyone

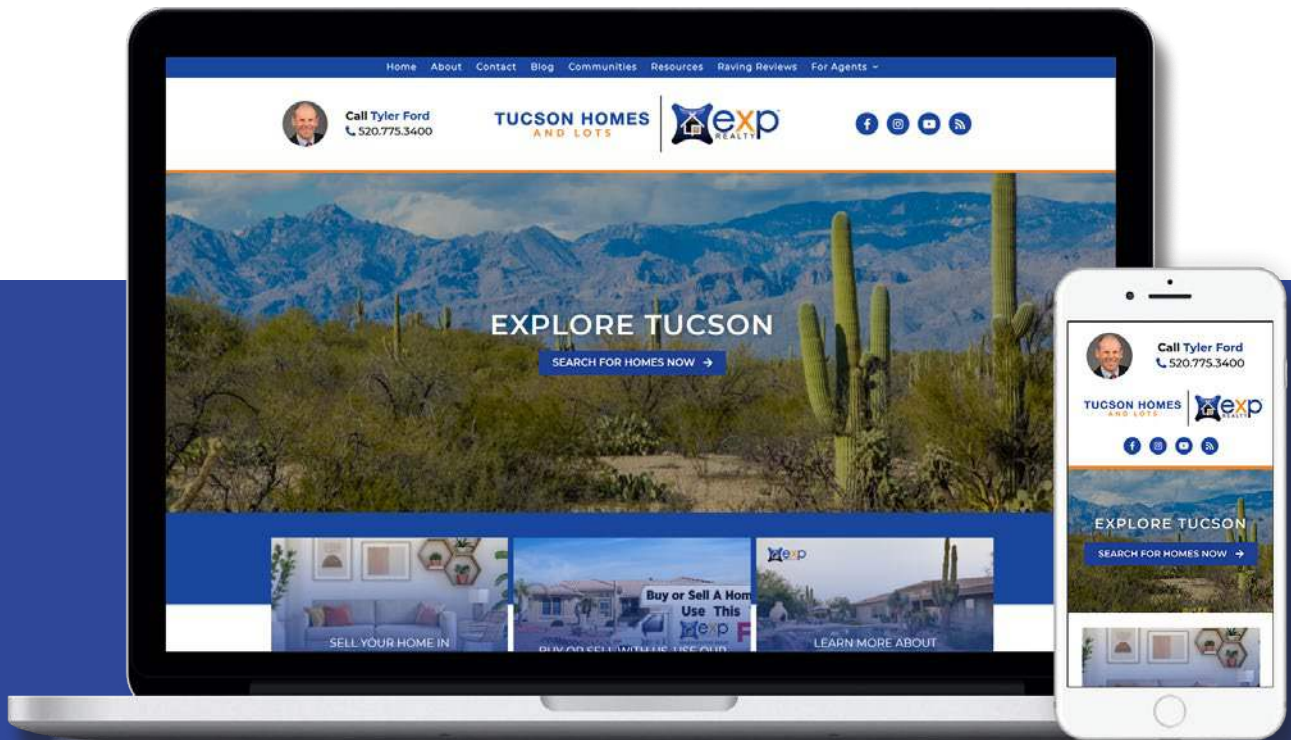


WHAT SETS US APART - OUR TRACK RECORD

WE MAKE IT EASY TO FIND YOUR HOUSE

OUR CUTTING EDGE TECH KEEPS NEW LISTING AT YOUR FINGERTIPS.

When you visit our website, you can see exactly what you are looking for, and we'll automatically email new listings that match your searches. You can let us know when you view a listing, favorite a home, or want to request a showing.



Visit TUCSONHOMESANDLOTS.COM to search for homes

MAKING AN OFFER

01

TAKE A LOOK
AT THE MARKET

02

WHAT IS LOCAL
INVENTORY LIKE?

03

HOW MANY DAYS
ARE HOMES STAYING
ON THE MARKET

04

WHAT'S THE LOCAL
LIST PRICE TO SALES
PRICE RATIO?

05

WHAT PRICE DO
COMPARABLE
PROPERTIES SUGGEST?

06

NEGOTIATIONS BEGIN!

PENDING PROCESS



CLOSING DAY

01 REVIEW DOCUMENTS

Prior to your appointment to sign documents, you will have time to review the title report, loan information, seller disclosures, and any other related information discovered during the pending process. In some cases, this information can be reviewed in person at closing.

02 CLOSING APPOINTMENT

Prior to closing, a closing appointment with your escrow officer will be scheduled. Remember – all buyers who are listed on the loan documents will need to be present. Don't forget to bring photo identification for all parties.

03 FUNDS

Escrow will help make arrangements for your funds for closing costs and down payment to be wired prior to closing. Make arrangements prior to closing, and remember to check the calendar to make sure you allow for enough time around holidays and weekends. (NO Personal Checks)

04 SIGNING OF DOCUMENTS

At your appointment, buyers will sign loan and closing documents. You will have time to ask questions or get clarifications during your appointment. If you have any concerns, contact your loan officer and your agent right away.

05 RECORDINGS

Once funds are transferred and all documents are signed and notarized, the property ownership changes will be recorded at your county recording office, usually within 24 hours of closing.

06 CONGRATULATIONS

Shortly after documents are sent to the county office, you and your agent will be notified that the transaction is final and the new property is officially yours!



REMINDERS FOR CLOSING

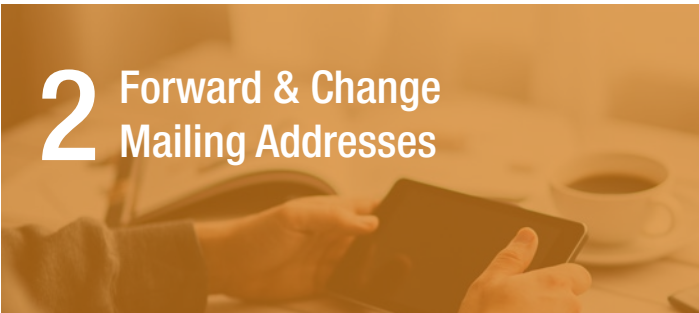
1 Schedule Move In



4 Obtain Your Keys



2 Forward & Change Mailing Addresses



5 Meet The Neighbors



3 Set Up or Transfer Utilities





OUR PROMISE TO YOU

It's our goal to create an experience so good, you can't imagine it being better. Everything we do and the technology we use are designed around delivering on this promise.

- ✓ **Everyone on our team is focused on understanding your wants and needs and delivering results around them.**
- ✓ **We make every effort to be proactive and take steps to prevent surprises along the way.**
- ✓ **When challenges do occur, (it is real estate after all!) you can trust that our team's professionalism and expertise will ensure a smooth, 10+ experience for you.**



Use the Tyler Ford Real Estate Team
Buy or Sell a Home...

USE OUR MOVING TRUCK FOR FREE!!

- Moving truck is on a first to schedule basis.*
- Client is responsible for gas.
- Value of \$127 per day!



THANK YOU

IN ADVANCE FOR SELECTING THE
REAL ESTATE TEAM OF TYLER FORD

**FREE HOME WARRANTY PAID BY
TYLER FORD AND TEAM!**

Up to \$550 paid towards buyers Home Warranty



Tyler Ford



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TRUST

EXPERIENCE

KNOWLEDGE

Thank you for the opportunity
for us to be of service to you.

.....

LET'S GET **STARTED**



520.907.5720

TucsonHomesandLots.com