



HOME BUYING WORKBOOK



Julchen Zamora

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Thank You



I have made West Florida my Home for over 10 years, finding delight in the community and the people in it. I'm a firm believer in excellent service and communication, unquestionable ethics, and the utmost level of satisfaction for all those who allow me the distinction and privilege of representing them.

I'm devoted to acting in the best interest of my clients while guiding them through a pleasant and learning experience. I stay conscious that behind every transaction is a person or a family trusting me with the most important investment they will make or possibly the largest asset they have.

I strive to steadily inspire trust, happiness, and enthusiasm over the path of the transaction.

I believe in lifelong relationships and in establishing customers for life, as a native of Cuba with a heavy background in the educational field I'm proud to be able to provide bilingual service in Spanish & English.

That is what a genuine and trusted professional, with the heart of a teacher, does.

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Good service speaks for itself. We're looking forward to the opportunity to earn your referrals too!

The Home Buying Process



Even if you have bought or sold a home in the past, the real estate process can be confusing. This chart will help you better understand the steps involved in your real estate transaction. My job is to tie the steps together as smoothly as possible and to keep you informed along the way.

1 Gather Financials and Figure Out How Much You Can Afford

Before you start looking at homes for sale, get your financial house in order. If you don't know your credit score, now's a good time to check it. If you think it doesn't look right, request your free credit report from all 3 credit bureaus (Equifax, Experian and Transunion) and fix any errors you spot!

Financials and Mortgage Payment

- ☐ Compile necessary documents, including pay stubs, bank statements, and past tax returns.
- ☐ Determine how much of a monthly payment you are comfortable with. Don't forget you will have taxes and insurance on top of your base mortgage payment!
- ☐ Figure out how much you think you might want to put down for a down-payment.

RENT & BUY

Weighting the Benefits

Pros of Renting

May be easier on your budget

More flexibility for sudden moves

No hassle of home maintenance

Pros of Buying

May include tax benefits

It can be an equity-building investment

Total control over your living space

You can calculate how much you can afford by starting online. There are several online mortgage calculators that will help you calculate an affordable monthly mortgage payment. Don't forget to factor in money you'll need for a down payment, closing costs, fees (such as fees for an attorney, appraisal, inspection, etc.) and the costs of remodeling or furniture. Remember that you don't always have to put down 20 percent. There are loans available with little to no down payment. An experienced home loan expert can help you understand all your loan options, closing costs and other fees.

2

Mortgage Calculator

Monthly Payment by Interest
\$2,251

Pre-Qualification v. Pre-Approval

Pre-Qualification is an informal you "might qualify for", non-committal determination by the lender or mortgage broker.

Pre-Approval is a formal determination in writing, subject to collecting all needed documentation, on a loan amount up to a specified amount from the lender or mortgage broker. You will receive a letter of pre-approval, which gives you more negotiating power and leverage over a buyer that is not pre-approved i.e. offer subject to financing. Some sellers will seek proof of funds and this letter may suffice. Additionally, you have a price range to work in and can eliminate the guess work and wasting time.



Research

- ☐ Find out if you qualify for a special loan, such as a VA, FHA, or HUD home buying program.
- ☐ Request quotes from multiple lenders and comparison shop for loans.
- ☐ Get preapproved for a mortgage and receive your letter

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Find the Right House

Make a list of the things you'll need to have in the house. Ask yourself how many bedrooms and bathrooms you'll need and get an idea of how much space you desire. How big do you want the kitchen to be? Do you need lots of closets and cabinet space? Do you need a big yard for your kids and/or pets to play in?

Find the Right House

- ☐ Get a head start by compiling your home wish list.
- ☐ Spend time in each area, imagining yourself living there.
- ☐ Find properties in your price range in your preferred neighborhoods.
- ☐ Visit open houses and have one of our team members schedule private showings.

Once you've made a list of your must-haves, don't forget to think about the kind of neighborhood you want, types of schools in the area, the length of your commute to and from work, and the convenience of local shopping. Take into account your safety concerns as well as how good the rate of home appreciation is in the area.

Use the form on the next page to help you evaluate and track every home you visit.



BUYING YOUR NEW HOME

Make copies to use while house hunting.

HOUSE HUNTING CHECK LIST								
EXTERIOR FEATURES					SYSTEM/EXTRA FEATURES			
	EXCELLENT	GOOD	FAIR	POOR		YES	NO	DESCRIPTION
Construction Type					Sprinkler System			
Landscaping					Security System			
Foundation					Swimming Pool			
Sidewalk					Hot Tub			
Paint					Pool Cleaning System			
Windows/Doors					Outdoor Living Space			
Porches/Patio					Home Warranty			
Roof/Gutters					Heating/Cooling			
Lighting					Intercom			
Fencing					Energy Saving Features			
Overall Appearance					Water System Type			

INTERIOR FEATURES					
	EXCELLENT	GOOD	FAIR	POOR	DESCRIPTION
Bedroom # & Size					
Bath # & Size					
Plumbing					
Lighting Fixtures					
Living Room					
Dining Room					
Kitchen: Size					
Appliances					
Cabinetry					
Flooring					
Fixtures					
Walls/Trim/Ceilings					
Flooring					
Fireplace(s)					
Ceiling Fans					
Layout					
Garage(s)/Storage					

COMMUNITY FEATURES					
Distance to:					
Workplace					
Schools					
Shopping					
Quality of:	EXCELLENT	GOOD	FAIR	POOR	DESCRIPTION
Schools					
Entertainment					
Transportation					
Parks					

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Make an Offer on the Home

Now that you've found the home you want, you have to make an offer. Most sellers price their homes a bit high, expecting that there will be some haggling involved. I will provide you with a report of comparable homes in the area and what they have sold for. Once you've made your offer, don't think it's final. The seller may make a counter-offer to which you can also counter-offer. But you don't want to go back and forth too much. Somewhere, you have to meet in the middle. Once you've agreed on a price, you'll make an earnest money deposit, which is money that goes in escrow to give the seller a sign of good faith.

Making an Offer

- ☐ Receive your comparable market analysis.
- ☐ Decide what price you're comfortable with.
- ☐ Submit offer with Kelli Higgins

Close on Your Home

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Closing on Your Home

- ☐ Home inspection completed.
- ☐ Closing date set.
- ☐ Transfer utilities and get homeowners insurance
- ☐ Closing money saved.

Make sure you get a home inspection before you close. It will be well-worth the money spent since it ensures the property's structural soundness and good condition.

Setting the closing date that is convenient to both parties may be tricky, but can certainly be done. Remember that you may have to wait until your rental agreement runs out and the seller may have to wait until they close on their new house.

Be sure you talk to your mortgage banker to understand all the costs that will be involved with the closing so there are no surprises. Closing costs will likely include (but are not limited to) your down payment, title fees, appraisal fees, attorney fees, inspection fees, and points you may have bought to buy down your interest rate.

The steps of closing are listed out on the next page.

CLOSING ON A HOME

in ten easy steps

1

Meet with a Real Estate Agent

2

Determine How Much House You Can Afford

3

Get Prequalified and Preapproved for credit for Your Mortgage

4

Sign the purchase offer to set closing in motion

5

Open escrow to hold crucial funds and documents

6

Get a Home Inspection

7

Negotiate repair based on inspection findings

8

Have the Home Appraised

9

Verify wire instruction with Title Company. Close the Sale

10

Congratulations

BUYING YOUR NEW HOME



Address Price How Much did you like this house?

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

JOIN MY HAPPY CLIENT CLUB



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We highly recommend Julchen as a realtor. The measure of her realty knowledge is unprecedented. No question went unanswered. Honesty prevailed during our dealings Julchen Zamora is honest, very professional, attentive to detail and very easy to work with. She stayed the course of buying /closing process and achieved our expectations in a time frame that fitted our schedule perfectly. I agree that Julchen is an straight shooter and extremely honest with his clients. I can highly recommend Julchen Zamora to anyone seeking a truly honest/professional Realtor

Manuel Alvarez



I loved my experience of buying my house excepetially because I had the best realtor you can have ,this women is there for you in any expect, she lisents to your need and what you looking for and she makes happens ,she accommodates you with anything you need excepetially the time she is there for you in every step all the way till the last minute . I really recommend her as your realtor ,she's the best

Dayi



Julchen LISTENS and HEARS what a client needs/wants. she is very respectful of the client and puts forth great effort to help the client fulfill their wants and needs. We had her guidance throughout the process of BUYING our home. When we had questions or concerns, she immediately addressed these. If we left a message, the call was returned quickly. When issues would come up and they always do, her reply was always positive and she focused on resolving the issue. In each issue, she was always able to resolve it for us. What a great job! Her work ethic, professionalism, and attitude are too rare in the world of business and greatly admired and desired by clients!

Yami A.



She is very professional and patient. We will highly recommend her to all my friend and everyone that want to buy their home. She works hard and get what is best for her customer

Maria nela & Jorge

BUYING YOUR NEW HOME



Wuaoooo she is amazing!!!!!! She is the perfect person and professional that can turn your dreams into a real life, she changed our life for ever, she never give up and make you feel strong even when the process looks like is not going through. she always thinking in your benefits, she takes care about every single detail. you can contact her anytime you need her and always has the right explanation for you, thanks a lot Julchen Zamora, we love you!!!!!!

Yodarmis Pompa



Julchen es una profesional por naturaleza. Cuando atiende a sus clientes se transforma y se pone en sus zapatos. Con su conocimiento y experiencia toma control de la transacción de forma meticulosa cuidando, protegiendo y asegurándose de que su cliente esté debidamente informado para que pueda tomar una decisión justa y conveniente. El cliente siempre tiene la última palabra. Julchen se encarga de estar con el cliente en todo momento incluso en el momento de cualificación para el financiamiento para asegurarse que se le ofrecen los mejores términos posibles. Luego de eso esta mano a mano en el proceso de la inspección, tasación y negociaciones que haya que realizarse. Trabajar con Julchen es una experiencia muy buena en la cual usted como cliente puede descansar

Danny Ruiz



I consulted Julchen a few months ago as I was preparing to become a first time home buyer. She was extremely responsive and prompt when it came to communication. She has been very patient with me during this whole process and she is still actively helping me in my search. I would recommend her to anyone in the market for a new home and I look forward to finding my dream home with her in the near future.

Elis S



I would highly recommend Julchen Zamora. She was very attentive to our needs and treated us like family. She was always a phone call away and answered our questions and concerns quickly.

-Susan Kyle



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