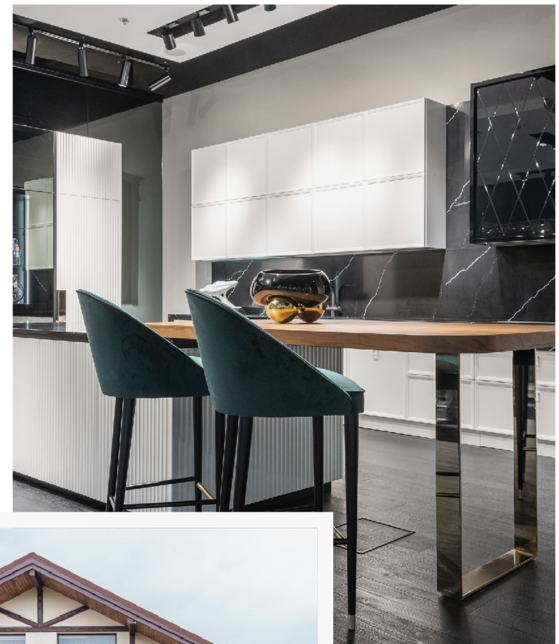
YOUR HOME BUYER GUIDE

Let's Find *Home*

A THOUGHTFUL PATH FROM PREPARATION TO KEYS



Ally Bosak
REAL ESTATE BROKER

Mindy Hibbard
REAL ESTATE TEAM

YOUR HOME MATTERS

A home should support the life you're building

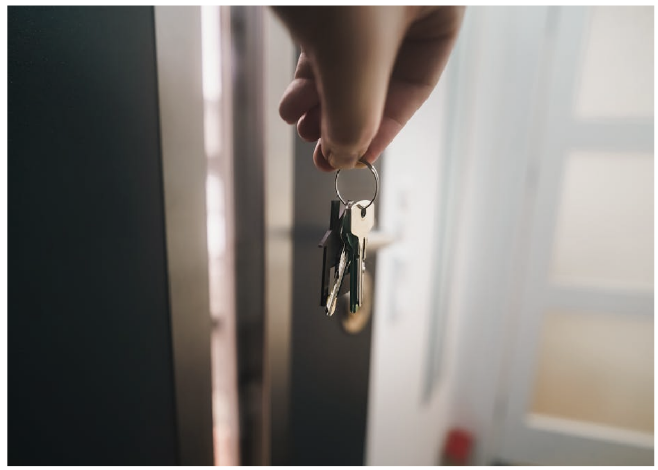
Buying well is about more than finding a beautiful property. It is about making a confident decision that fits your finances, timing, routines, and future.

I believe in listening first, explaining the process clearly, and helping you weigh every opportunity with perspective. You deserve to understand the market, the contract, and the tradeoffs before you make a commitment.

My role is to simplify the path, protect the details, and keep your priorities visible from our first conversation through closing day.

> Calm guidance. Thoughtful strategy. A home that feels right for you.

Ally



OUR FOCUS

Clarity before urgency. Preparation before competition. Advice tailored to your goals.

MEET OUR TEAM

Personal guidance, *well supported*

You receive attentive representation from Ally, supported by the collaborative strength of the Mindy Hibbard Real Estate Team.

Ally Bosak

REAL ESTATE BROKER

A broker since 2018, Ally brings an organized, relationship-first approach to residential real estate. She listens carefully, explains choices without pressure, and keeps the transaction moving with steady communication.

For buyers, that means a focused search, clear market context, thoughtful offer strategy, disciplined due diligence, and close coordination through appraisal and closing.

YOUR EXPERIENCE

Responsive communication, practical advice, and advocacy centered on the outcome that matters to you.

Mindy Hibbard
REAL ESTATE TEAM

CLIENT TESTIMONIALS

The experience should feel as good as the outcome

Every buyer's story is different. The service standard stays consistent.

Clarity

Understand the next step, the decision in front of you, and the reason it matters.

Communication

Receive timely updates and direct answers when the pace of the market changes.

Advocacy

Move forward with strategy that reflects your budget, priorities, and comfort with risk.

> A thoughtful buying experience is measured not only by the keys at the end, but by how informed and supported you felt along the way.

What matters most

Patience when the answer is not obvious. Precision when deadlines matter. Perspective when emotion runs high.

THE PROMISE

No pressure to force the wrong fit. No guessing about what comes next. No losing sight of the life the home needs to serve.

THE HOME BUYING TIMELINE

From first conversation to *home*

A clear sequence keeps the process manageable and every deadline visible.

01
Plan
Goals, timing, budget, and representation.

02
Prepare
Lender conversation, documents, and preapproval.

03
Search
Focused listings, tours, and comparisons.

04
Offer
Price, terms, protections, and deadlines.

05
Inspect
Condition review and specialist questions.

06
Finance
Underwriting, insurance, and appraisal.

07
Prepare
Closing disclosure, funds, and walk-through.

08
Close
Signing, recording, possession, and keys.

THE ALLY APPROACH

Each stage is translated into the few decisions you need to make, the documents you need to review, and the dates we need to protect.

FINANCES

Prepare the full financial picture

Your lender will confirm the exact requirements. Organizing these items early can make the approval process smoother.

Documents to gather

- [ ] Recent federal tax returns
- [ ] W-2s or other income records
- [ ] Recent pay stubs
- [ ] Bank and investment statements
- [ ] Identification and employment details
- [ ] Records for other income or assets
- [ ] Monthly debt obligations
- [ ] Source documents for closing funds

Numbers to define

COMFORTABLE MONTHLY PAYMENT

MAXIMUM MONTHLY PAYMENT

AVAILABLE CASH TO CLOSE

RESERVE GOAL AFTER CLOSING

LOOK BEYOND THE PRICE

Include estimated principal, interest, property taxes, homeowners insurance, mortgage insurance if applicable, association dues, utilities, maintenance, and near-term improvements.

Loan documentation varies by lender, loan type, income, assets, and property. Confirm the current list directly with your lender.

QUESTIONS TO ASK LENDERS

Compare the loan, not only the rate

Use the same purchase price, down payment, loan term, and timing assumptions when you compare options.

01 **What loan options fit my goals, and why?**
Ask how each option changes payment, cash to close, mortgage insurance, and long-term cost.

02 **What is included in the estimated payment?**
Confirm taxes, insurance, mortgage insurance, association dues, and escrow assumptions.

03 **Which fees or terms can change?**
Review points, lender credits, rate-lock timing, third-party costs, and cash-to-close estimates.

04 **What must happen to close on time?**
Clarify documentation, appraisal timing, underwriting conditions, and communication expectations.

05 **Are there special features or restrictions?**
Ask about adjustable rates, prepayment penalties, balloon payments, occupancy rules, and property requirements.

> **YOUR LENDER SHOULD MAKE THE NUMBERS UNDERSTANDABLE**
>
> Ask for a Loan Estimate and take time to compare the full terms before deciding.

HOME SEARCH

Search with purpose, tour with perspective

A focused brief leaves room for discovery without losing the essentials.

Before the tour

- [ ] Review price, taxes, dues, and known disclosures
- [ ] Map commute, services, and daily routines
- [ ] Identify the questions the listing cannot answer
- [ ] Bring the same scorecard to every home

During the tour

- [ ] Test the flow with your real furniture and routines
- [ ] Notice light, privacy, noise, storage, and access
- [ ] Look past decor to systems and condition
- [ ] Separate cosmetic work from major uncertainty
- [ ] Consider future resale appeal
- [ ] Record questions before the next showing

Your search brief

TARGET AREAS	HOME TYPE
BEDROOMS / BATHROOMS	PARKING / OUTDOOR SPACE

MUST-HAVE CHECKLIST

Know what matters before the right home appears

Mark each item as a need, a preference, or something you could change later.

The home

Feature	Need	Prefer
Bedrooms / flexible rooms	☐	☐
Bathrooms	☐	☐
One-level or accessible living	☐	☐
Garage / parking	☐	☐
Storage	☐	☐
Outdoor space	☐	☐
Move-in condition	☐	☐
Home office	☐	☐

The setting

Feature	Need	Prefer
Target location	☐	☐
Commute / transit	☐	☐
Schools / services	☐	☐
Privacy	☐	☐
Walkability	☐	☐
Low maintenance	☐	☐
Community amenities	☐	☐
Resale flexibility	☐	☐

MY THREE NON-NEGOTIABLES

WHERE I CAN BE FLEXIBLE

OFFERS & NEGOTIATIONS

A strong offer balances opportunity and protection

Price is important. Financing, contingencies, dates, and the ability to perform can be just as meaningful.

Market position

Recent comparable sales, current competition, buyer activity, and the home's condition.

Financial terms

Price, earnest money, down payment, lender readiness, credits, and appraisal exposure.

Protections

Inspection, financing, title, association documents, disclosures, and property-specific review.

Timing

Offer expiration, contingency deadlines, closing, possession, and the seller's preferred schedule.

> The best offer is competitive enough to be considered and disciplined enough to be honored with confidence.

BEFORE SIGNING

Know your maximum comfort level, the cash required, the protections you are keeping or changing, and the condition that would make you walk away.

INSPECTION PERIOD

Use due diligence to understand the home

Inspection is a focused review of condition, systems, safety, maintenance, and questions that may require specialists.

The sequence

Choose and schedule

Select the inspector promptly and confirm scope, access, and timing.

Attend when possible

Learn how the home works and ask practical maintenance questions.

Review the full report

Separate safety, active damage, major systems, maintenance, and cosmetic preference.

Decide within the contract

Consider the home as a whole and follow every response deadline.

Attend when possible

Your inspector can show you how systems work, explain what deserves attention, and identify questions for a qualified specialist.

SPECIALIST QUESTIONS MAY INCLUDE

Roof, sewer or septic, drainage, structure, electrical, plumbing, heating and cooling, pests, or environmental concerns.

Inspection notes

An inspection is not an appraisal, code guarantee, or warranty. Scope and contract rights vary; rely on the signed agreement and qualified professionals.

MY RECOMMENDED INSPECTORS

Build the right review team for the property

Recommendations should be current and property-specific. Confirm availability, licensing where applicable, scope, price, and delivery timing directly with each provider.

01 **General home inspection**
Provider / phone / website

02 **Sewer scope or septic specialist**
Provider / phone / website

03 **Roof or exterior specialist**
Provider / phone / website

04 **Structural specialist**
Provider / phone / website

05 **Electrical or plumbing specialist**
Provider / phone / website

06 **Heating and cooling specialist**
Provider / phone / website

07 **Pest or environmental specialist**
Provider / phone / website

08 **Other property-specific review**
Provider / phone / website

A PRACTICAL REFERRAL STANDARD

Choose based on the property's systems and concerns. Buyers remain free to select any qualified professional.

PREPARING FOR CLOSING

Protect the final details

Stable finances, complete documents, and careful verification help keep the transaction on schedule.

Financial readiness

- ☐ Ask before opening or closing credit
- ☐ Avoid large unexplained transfers
- ☐ Keep source records for incoming funds
- ☐ Respond promptly to lender requests
- ☐ Keep required funds available
- ☐ Review the final Closing Disclosure

Property readiness

- ☐ Arrange homeowners insurance
- ☐ Complete the final walk-through
- ☐ Confirm agreed repairs and included items
- ☐ Plan utilities, moving, and access

WIRE-FRAUD SAFETY

Never rely on changed instructions received only by email or text. Verify the recipient, bank, amount, and timing through a trusted phone number independently confirmed with the escrow company.

Home is where your *story begins.*

CHOOSE IT WITH CLARITY. ENTER IT WITH CONFIDENCE.

NOTES

Questions, ideas & next steps

Keep the details you want to revisit in one place.

LET'S FIND HOME

A clear plan for your *next move*

Your budget, timing, preferred locations, and daily life should shape the search. A focused first conversation turns those priorities into a practical buying plan.

Your first conversation

We will clarify your comfort range, timeline, target areas, must-haves, and the decisions that deserve attention now.

Ally Bosak

Real Estate Broker

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START THE CONVERSATION

This guide is a general educational overview and is not legal, tax, financial, lending, inspection, appraisal, insurance, title, or engineering advice. Property requirements, forms, costs, timelines, and contract obligations vary. Consult the appropriate licensed professionals for advice specific to your situation.