

**SHERRI PLOTKE**

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**BUYER'S GUIDE**



Arizona Golf &  
Sun Properties

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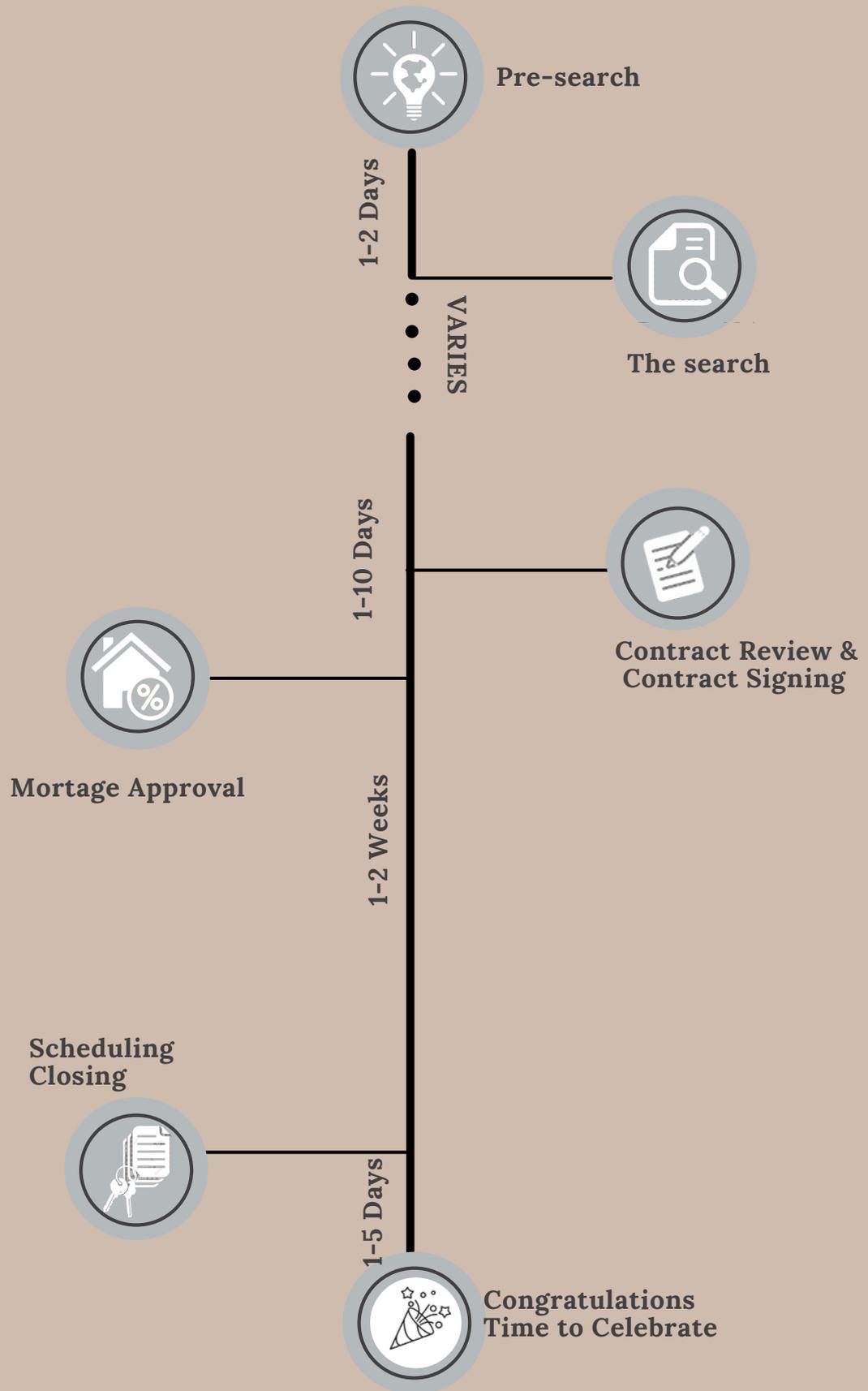
## Buyer's Guide

Whether you're a first-time home buyer or someone who already owns multiple properties, buying a home is a major life decision and a substantial investment. With an everchanging range of listings to sort through and an intricate process to navigate, buying a home may seem intimidating. That is why many buyers choose to hire real estate agents guide and represent them

Arizona Golf & Sun Properties work with buyers to find their ideal home and get them the best deal possible. We understand that every buyer is unique both in terms of their preferences as well as their financial goals, and we use every means at our disposal to make our buyers feel comfortable and informed throughout the home buying process.



## Purchasing Timeline & Process



## 10 Ways Our Agents Can Help



- 1 Be your personal source of knowledge about the buying process, individual homes, condominiums vs.co-ops, new development properties, neighborhood amenities, and market dynamics.
- 2 Help you clarify your real estate goals in relation to the local market and set your expectations on price, home size, and more.
- 3 Provide you with access to a network of agents, sellers, mortgage brokers, real estate attorneys, and developers and keep you updated on off-market properties that have not been listed.
- 4 Schedule showings that align with your schedule and keep you informed about open houses.
- 5 Attend showings with you in order to facilitate a smooth showing process and give you a different perspective than that of the selling agent.
- 6 Submit offers on your behalf and negotiate with the seller/seller's agent to get you the best possible deal.
- 7 Manage the contractual process and the back-and-forth negotiation between you, the seller, and the attorneys that represent each side.
- 8 Give support and guidance in filling out applications for financing and co-op/condo buyer packages. If purchasing in a co-op building, prepare you for board interviews.
- 9 Coordinate your closing and final walk-through.
- 10 Be a future resource to you should you ever want information about the market or ever consider selling your home.

## The Purchasing Process

### Pre- Search

It's important to know how much you can comfortably spend and be able to back that up with verification from a bank or lender. Condominium apartments require at least 10% down while cooperative apartments generally require at least 25% down.



In addition to that, buyers must also work with a real estate attorney to assist with the contract and closing processes of a home purchase as there can be many moving parts during a negotiation. Our work with the most experienced attorneys and lenders in the business to ensure that our clients feel protected in their investment.

You should also be aware that there are closing costs associated with every transaction in Arizona for both buyers and sellers. These costs differ between condominiums and cooperatives and depend on the contract price. Your agent and lender can help you understand the expense, title fees, mortgage recording tax, etc

## The Search

Aside from knowing the specifics of the property you want (i.e. how many bedrooms, bathrooms, etc.), you should create a list of the top two or three neighborhoods that you want to live in. Think about your potential commute to work, where your friends live, and neighborhood amenities like restaurants, schools, transportation, and grocery stores.

Your agent will help advise you throughout the search and can set up a schedule to show you the homes that are the best fit for your criteria. Once you find a home you love, you are ready to make an offer!



Offers are made in writing and your agent will relay your offer to the seller/seller's agent. In your offer, you should have your pre-approval letter (if you are financing) or proof of funds, if you are paying cash.

Once your agent puts in an offer on your behalf, know that not everything will be negotiable. The seller may send you a counteroffer, which then begins a back-and-forth process until both parties come to an agreement.

Arizona Golf & Sun Properties will fight hard to get you the best deal possible.

## Mortgage & Approval

If you are financing, you should already have your pre-approval letter from your mortgage banker. Mortgage applications cannot be processed without an executed contract.



## Closing & Move In

After closing, you've officially purchased your new home. Your search has finally come to an end and it's time to celebrate!



# SHERRI PLOTKE

Contact us Today!

It is important you have someone you can trust guiding you throughout the home buying process. Having the right team alongside you during your purchase can make what is typically a stressful experience much more exciting!



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Arizona's Golf and Sun Properties Buyer Guide

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