

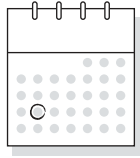
DATE:	NAME:	EMAIL:	PHONE:
-------	-------	--------	--------



## I. BUYER PREPARATION:

### What is your budget?

- Choosing a Lender and Getting Pre-approved for a Loan
- Preferred Monthly Expenses
- Max Purchasing Power vs. Preferred Max Price



### Desired Timeframe

### Buying Goals

### Decision Makers



### How much cash do you need to buy?

- Down Payment
- Closing Costs
- Required Post-closing Reserves
- Debt-To-Income Ratio (DTI): Fixed monthly expenses divided by gross monthly income



### Create Your Wish List: Preferences vs. Requirements

- Neighborhoods
- Transportation
- Apartment Features and Style
- Building Type, Features, Amenities & Policies

#### Apartment Features:

- Size
- Condition & Finishes
- Washer / Dryer
- View, Light, & Exposure
- Outdoor Space

#### Building Type & Features:

- Condo vs. Coop
- Pre-war vs. Post-war
- Size
- Elevator
- Pets
- Laundry
- Doorman
- On-Site Super / Porter
- Professionally Managed vs. Self-managed
- Amenities (gym, storage, parking, bike room)
- Policies: Co-purchasing, Subletting, Pied-a-Terre

#### Additional needs / notes:

---



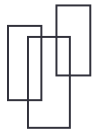
---



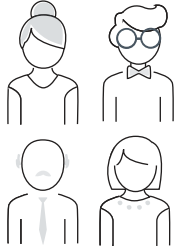
---



---



## II. BUILDING YOUR TEAM:



- Real Estate Agent
  - Lender
  - Attorney
  - Home Inspector
  - Insurance Agent
  - As Needed: Contractor, Designer, Architect
- 

## III. BUYER'S AGENT SERVICES: ADVISOR, ADVOCATE, SUPPORT

- Real Estate Education
  - Home Search Guidance
  - Advise on Pricing and Offer Strategy
  - Help Identify and Weigh Pros & Cons
  - Provide Listing and Building Insight
  - Coordinate with Listing Agents
  - Manage Negotiations
  - Resolve Unforeseen Challenges/Obstacles
- 

### Buying Process:

- Lender Pre-Approval: 1-3 days
  - Home Search: 1-3 months
  - Prepare and Submit Offer: 1 day
  - Negotiate Offer & Acceptance: 2-5 days
  - Home Inspection, Due Diligence, Contract Signing and Escrow Deposit: 7-10 business days
  - Loan Application, Appraisal, Loan Approval and Bank Commitment Letter: 2-4 weeks
  - Co-op Board Application & Interview: 4-6 weeks
  - Bank and Attorney Closing Preparations: 1-2 weeks
  - Final Walk-through: day of closing (30 minutes)
  - Closing: 2-3 hours
- 

## IV. LET'S GET STARTED!

- Next Steps
- Homework?