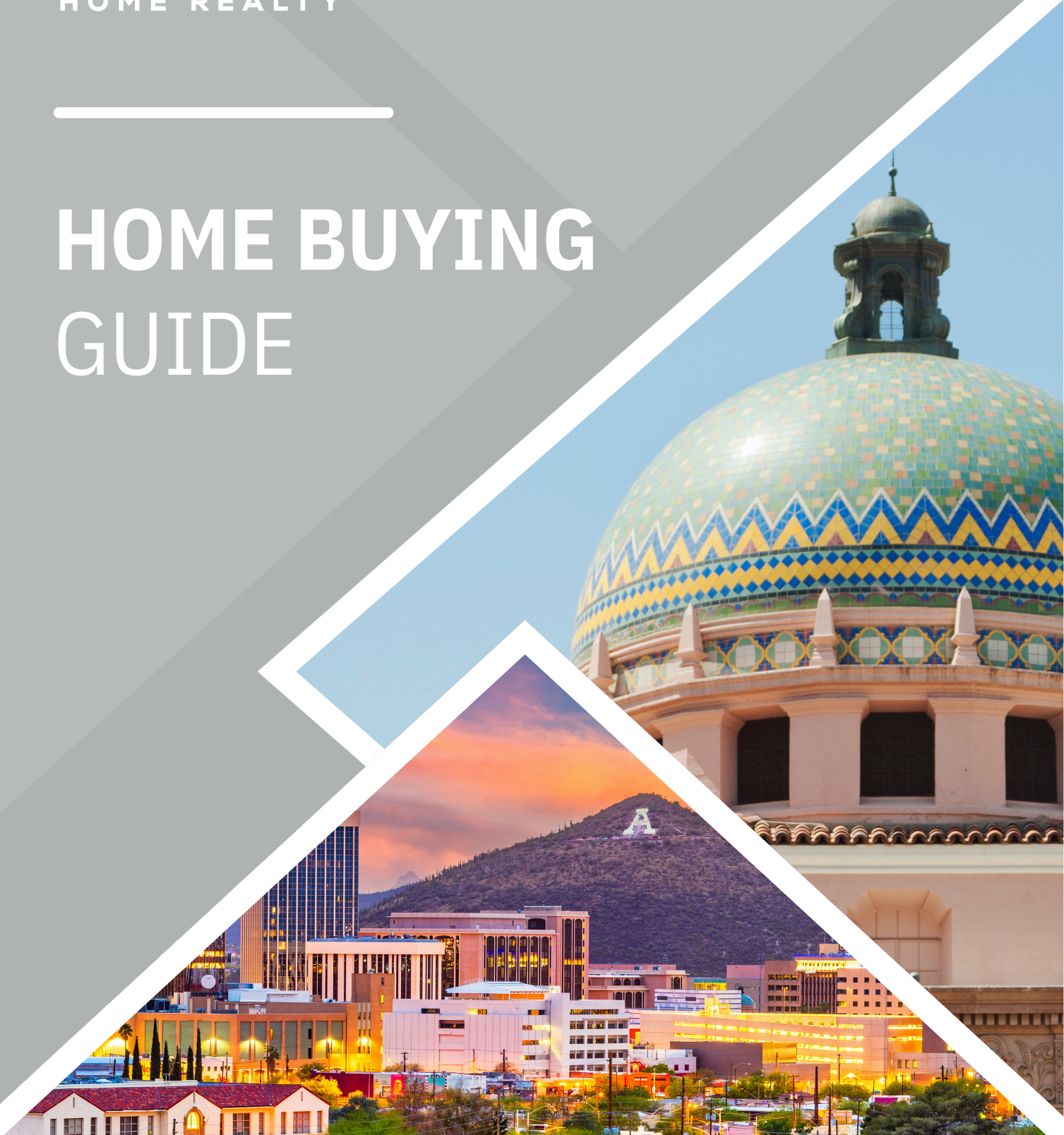




HOME BUYING GUIDE





Dear Future Homeowner,

We appreciate the opportunity to interview for the special privilege of helping purchase your next home.

We are different from most real estate professionals, as we have built our business on results, not promises.

Proven Home Realty has successfully helped over 1,500 home owners achieve their goals and we are confident we can deliver the same results for you. We look forward to adding you to our ever growing list of successful sales and raving fans.

You'll find that this guide is designed to be all about you, your needs and your goals. It's a simple demonstration of the proven strategies our team utilizes to create predictable results.

We look forward to a great relationship for years to come and are 100% committed to serving you!

Nobody does more to serve your real estate needs. That's Proven!✓





PROVEN
HOME REALTY

THE PROCESS



THE HOME-BUYING PROCESS



THE MORTGAGE & LOAN PROCESS

WHY PRE-QUALIFY?

We recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

FUNDING YOUR HOME PURCHASE

1. FINANCIAL PRE-QUALIFICATION OR PRE-APPROVAL

Application and Interview

Buyer provides pertinent documentation, including verification of employment & assets

Credit report is requested

2. UNDERWRITING

Loan package is submitted to underwriter for approval

3. LOAN APPROVAL

Parties are notified of approval

Loan documents are completed and sent to title

Appraisal scheduled

4. TITLE COMPANY

Title exam, insurance and title survey conducted

Borrowers come in for final signatures

5. FUNDING

Lender reviews the loan package

Funds are transferred by wire

WHAT NOT TO DO

Apply for a new credit

Make major purchases

Make changes to bank balances

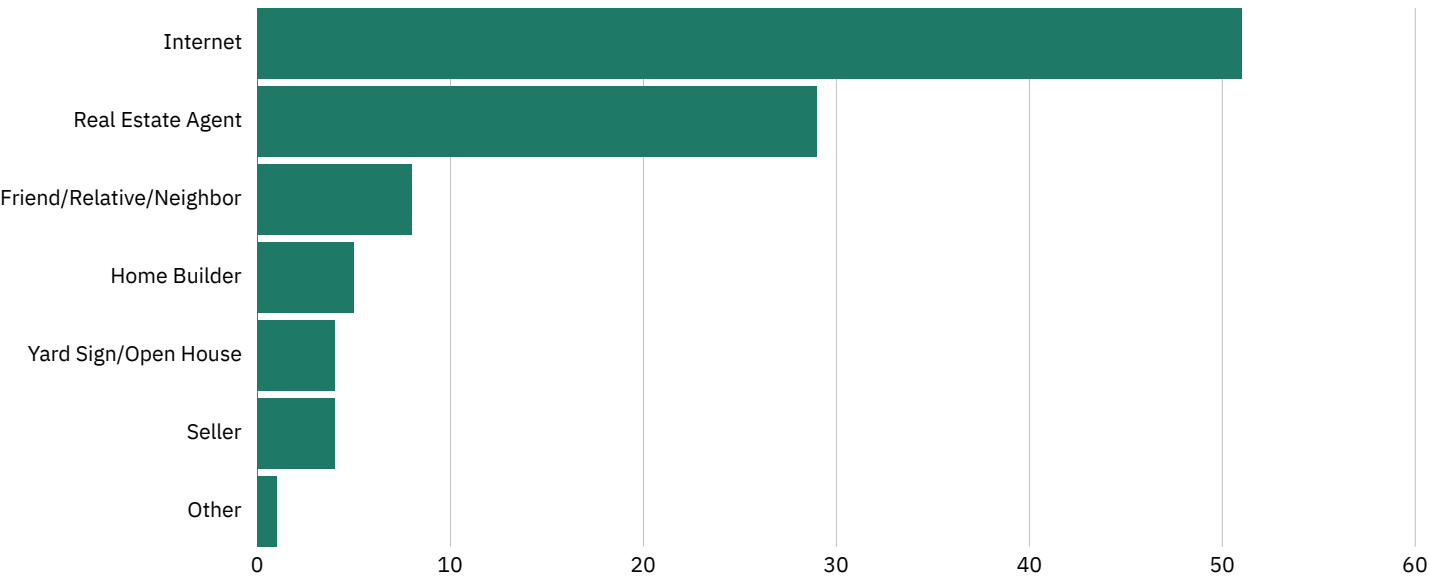




WHERE BUYERS FOUND THE HOME THEY PURCHASED



● 2024 Percentage (%)





MAKING AN OFFER

While much of the agreement is standard, there are a few areas that we can negotiate:

THE PRICE

What is offered for the property depends on a number of factors including its condition, length of time on the market, buyer activity, and the urgency of seller to sell.

THE TERMS

Many times the terms are as important as the price. We'll help you navigate and offer attractive terms that protect your interest.

- Inspection period length
- Earnest money
- Who pays 3rd party fees (ie title/escrow/HOA)

THE MOVE-IN DATE

If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.

ADDITIONAL PROPERTY

Often, the seller plans on leaving major appliances in the property; however, which items stay or go is often a matter of negotiation.

Once we get your offer accepted, you will have the opportunity to:

- Inspect the property at your expense
- Review important information regarding the home
- Review Seller Disclosures
- Review Insurance History

In these cases, our experience and negotiating skills become powerful in representing your best interests. We will work together to review each specific aspects of your offer, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.

CONTRACT TO CLOSE TIMELINE

DAY 0

Offer Accepted
Buyer and Seller enter into a legally binding agreement.



DAYS 1-10

Due Diligence & Inspections
(or as negotiated per contract)
The Seller is required to disclose all material facts relating to the property. Buyer conducts all pertinent inspections, and reviews all information. Any requested repairs are negotiated.

DAYS 25-30

Closing Process
Buyer and Seller sign all closing documents and Buyer delivers closing funds to escrow company. Final loan documents are reviewed by lender and wires money to escrow company (funding). Deed is sent to County for recording.

DAY 1

Escrow Opened
Earnest Money is deposited. Contract is delivered to escrow company and Buyers lender. Title Commitment is ordered.



DAYS 10-25

Loan Processing
Buyers loan is processed; appraisal is ordered and reviewed. All loan conditions are met. Any negotiated repairs must be completed. Three days prior to closing, loan documents are to be at the title company and signed.

CONGRATULATIONS.

You have successfully bought a home.





FREQUENTLY ASKED QUESTIONS

HOW WILL YOU TELL ME ABOUT THE NEWEST HOMES AVAILABLE?

Our website provides up-to-date information for every home on the market. We constantly check the New on Market list so we can be on the lookout for our clients. We will get you this information right away, the way that is most convenient for you.

CAN YOU HELP ME FIND NEW CONSTRUCTION HOMES?

Yes, we can work with builders and get you the information you need to make the right decision. **On your first visit with the builder, we will need to accompany you.** By using our services with a new construction home purchase, you will receive the services we offer, as well as those provided by the builder, at no additional cost.

CAN WE GO BACK THROUGH OUR PROPERTY AGAIN ONCE AN OFFER IS MADE, BUT BEFORE POSSESSION?

Usually we can notify the seller and schedule a convenient time to visit the property again. Immediately before closing, we will schedule a final walk-through of your new home.

WILL YOU INFORM ME OF HOMES FROM ALL REAL ESTATE COMPANIES OR ONLY PROVEN HOME REALTY?

We will keep you informed of all homes. We want to help you find your dream home, which means we need to stay on top of every home that's available on the market.

HOW DOES FOR SALE BY OWNER (FSBO) WORK?

Homeowners trying to sell their home without agent representation are usually doing so in hopes of saving the commission. If you see a FSBO, know that we can help! Let us contact the owner for you and make an appointment. We will negotiate our compensation and the best possible terms for you directly with the owner.

ONCE MY OFFER IS ACCEPTED, WHAT SHOULD I DO?

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. We will provide you with a moving checklist to help you remember all the details. You will also be provided a closing disclosure, which will indicate the amount you will need to bring to closing.



PROVEN
HOME REALTY

**NOBODY DOES IT BETTER,
THAT'S PROVEN**





Proven Home Realty's unique geographic footprint lends massive advantages to clients who, buy, sell and invest in real estate with Proven Home Realty.

Proven Home Realty began in 2004 in Tucson, AZ with the simple thought that a responsive, needs based approach to real estate services could be a true differentiator in the market. From 2004-2012 over 750 satisfied clients were evidence that the approach was a worthy one. As the brokerage continues to grow and leverage technology we have made connections all over the country.

The advantage for our clients lies within the transitory relationship between markets. It's quiet often residents from AZ relocate out-of-state or residents from out-of-state relocate to AZ. Furthermore the diversity of our agent's knowledge and tactics create a competitive advantage for our clients. Across the board this is a unique value of our organization and is truly a win win-win for all parties.

PROVEN HOME REALTY:

CORE VALUES

Leading-edge tech tools and training give Proven Home Realty an advantage in finding your property on-line, 24 hours a day, seven days a week.



**UNWAVERING
COMPASSION**



**COLLABORATIVE
EXCELLENCE**



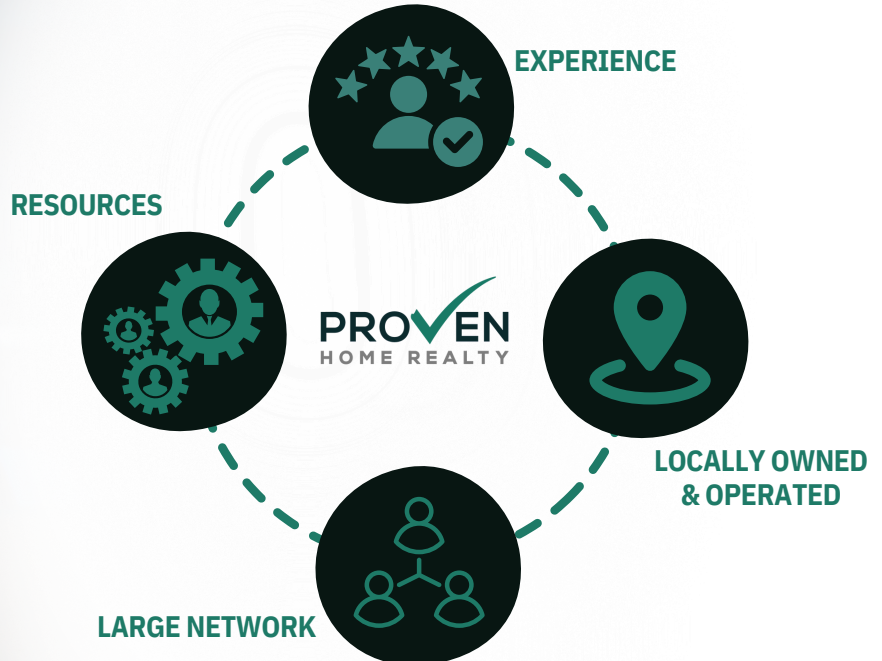
**OWN THE
OUTCOME**



**THERE IS ALWAYS
A WAY**

PROVEN
HOME REALTY

THE VALUE OF WORKING WITH



WHAT OUR CLIENTS SAY

“Bought a Single Family home in 2022 in Tucson, AZ. Mark was such a wonderful help for a first time buyer! He explained the process and was always happy to show properties. He also understood my needs, concerns and specifications that made this process a success. I highly recommend Mark and his associates for any potential real estate needs!! ”

- **LACLIFFORD56, 2022**

Veronica and Alex did an amazing job! This was our first home purchase, and they patiently walked us through every step, and were very proactive in guiding us when we hit some turbulence with the seller. Veronica went out of her way to follow up on late or lingering issues with inspections, BINSR terms, and always made us feel like we were in good hands. Highly recommended!

- **MAIERPA, 2022**

“For over a year Kristina has stuck with us to find the perfect home. A lot of disappointment along the way, but she hung in there with a positive attitude and encouraging words. She took the time to get to know us and understand what we were looking for. The best realtor I ever worked with. Even now a few days after moving in, she is checking on us to make sure everything is okay. During the process she made sure all the I's were dotted and the t's were crossed. Excellent realtor who goes the extra mile. ”

- **NJHOOIJENGA, 2022**



“What an amazing team! They were highly engaged and motivated. They kept me informed, step-by-step throughout the entire process. I couldn't have found a better team to represent me. I highly recommend! ”

- **JCOOL68205, 2021**

“Kristina was our Realtor and was amazing with her knowledge and expertise in helping us find the perfect home for us. She went above and beyond the call of duty. She was always available to show us homes virtually as we were in NC and moving to AZ. I just cannot say enough about her. Her instincts were always spot on, it's like she knew me and my tastes. My husband and I were very thankful for Kristina and all she did for us through the process of becoming new homeowners. ”

- **BOBBIATKI, 2022**

PROVEN
HOME REALTY

WHAT OUR CLIENTS SAY



What a joy it was to work with the Jeremiah and the team. Not only were they able to get my home sold when we had been trying previously with numerous agents over a number of years, they were able to get top price for my home. The most impressive part of their team was the constant communication and updates. I would highly recommend working with the Jeremiah and the team! ”

- KNEADKNOWLEDGE, 2021



This team is hands down the best team I have ever worked with. I have worked with many realtors in the past and not one time did I feel like I was stranded on an island on my own during this whole process. Veronica and the team have been nothing but amazing to work with. Veronica is very mindful and listens to her clients, she really is a think-outside-of-the-box kind of person that really makes sure all options have been exhausted. Her collaboration and frequent updates were so helpful. If you are looking for a team that has your back and will go above and beyond for you, this is the team to turn to! I would recommend the Taylor team to anyone looking for their next home purchase.”

- PKSRZ7PMDT, 2023



STOP! Do yourself a favor and read this review to find your next realtor.

We were first time home buyers and like most people- we were nervous, unsure, excited, a little panicked, disorganized, and needed guidance. the team took exemplary care of us. Team is the right word as we were assisted by Jerimiah, Gina, Veronica, Bailey, and others! This team is compassionate, organized, detail oriented, responsive, and caring- they treat their clients like family. I personally work in an industry with a lot of realtor interactions and the Taylor team is the pinnacle and upper echelon of the industry. ”

-MATT NUECHTERLEIN, 2024



AWARDS AND ACHIEVEMENTS



Certified Luxury Home Marketing Specialist



Certified Negotiation Expert



Certified Distressed Property Expert



Over 1,500 homes sold



Over 100 real estate investments made by the team



50+ years of real estate experience from our leadership team



Keller Williams Eagle Award Winner - 3X



2016-2017

500 Most Influential People in Business





thank *you*
for this opportunity



PROVEN
HOME REALTY

GETTING STARTED

Name: _____

Phone: _____ Email: _____

Who is the primary contact and what is the best time and way to reach that individual? _____

What is prompting you to move? _____

When do you need to be in your new home? _____

Are you pre-approved for a mortgage? ☐ YES ☐ NO What is your price range? _____

If we found a home today that meets all of your needs and as many of your wants as possible, would you make an offer? ☐ YES ☐ NO

YOUR LIFESTYLE INTERVIEW



LIFESTYLE

Who will be living with you? _____

Will anyone else be spending more than occasional overnight stays (e.g., parents)? ☐ YES ☐ NO

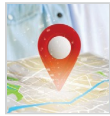
Describe your lifestyle. What do you enjoy doing at home? Do you do a lot of entertaining? How do you spend your time in the evenings and on the weekends? _____

Does your home need to accommodate any special needs? ☐ YES ☐ NO Do you have any pets? ☐ YES ☐ NO

Do you have anything special that needs to be accommodated such as athletic equipment, fine art, large furniture or a large collection? _____

When people come to your home, what do you want your home to say about you? _____

Is there anything I should know about your lifestyle that I have not asked? _____



LOCATION

Tell me about your ideal location. _____

What is your maximum commute time and distance? _____

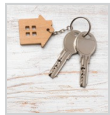
What is your work address? _____

Are schools important? ☐ YES ☐ NO

Is there a particular view you are seeking (e.g., skyline, lake, mountains)? _____

What else is important about your location? _____

YOUR HOME WISH LIST



GENERAL

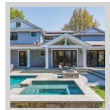
Do you have a preference for when the house was built? ☐ YES ☐ NO

Do you want a house in move-in condition or are you willing to do some work on it? _____

When people come to your home, what do you want your home to say about you? _____

Do you want to have a swimming pool or hot tub? ☐ YES ☐ NO

Are you looking for any structures such as a greenhouse or shed? _____



STRUCTURE/EXTERIOR

What type of home are you looking for (e.g., single-family, condo, town house, etc.)? _____

Approximately what size house are you looking for (square footage)? _____

How many stories? _____ What size lot would you like? _____

What architectural styles do you prefer? _____

What type of exterior siding will you consider? _____ Do you want a porch or deck? ☐ YES ☐ NO

What are you looking for in terms of a garage (e.g., attached, carport, etc.)? _____

What other exterior features are important to you? _____

YOUR HOME WISH LIST

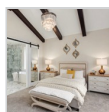


HOUSE - INTERIOR

What kind of style do you want the interior of your home to have (e.g., formal, casual, cozy, traditional, contemporary)? _____

What kind of floor plan do you prefer (e.g., open vs. walls between all living spaces)? _____

In general, what are your likes and dislikes for the interior of your home? _____



BEDROOMS

How many bedrooms do you need? _____ How will each of those rooms be used? _____

What are your preferences for the master bedroom? _____



BATHROOMS

How many bathrooms do you need? _____

What are your needs for each of the bathrooms? _____



KITCHEN

What features must your kitchen have (e.g., breakfast area, types of appliances, etc.)? _____

What finishes do you want (e.g., countertops, flooring, appliances, etc.)? _____

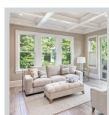
What are your likes and dislikes for the kitchen? _____



DINING ROOM

Would you like the dining room to be part of the kitchen configuration? What about the living room? ☐ YES ☐ NO

What size dining room table do you have? _____



LIVING ROOM

Describe your likes and dislikes. _____ Do you want a fireplace? ☐ YES ☐ NO

What size room(s) do you have in mind? _____

What other rooms do you need or want? _____

What else should I know about the inside of the house you are looking for? _____



SUMMARY

What are the top five things your home needs to have? _____

Beyond those five things, what is something else you really want to have? _____

If you could have something else, what would that be? _____

If you could have one last thing to make this your dream home, what would that be? _____

THE NEIGHBORHOOD OF YOUR DREAMS

Please consider the following and record any notes or preferences:

Areas you would enjoy _____

Specific streets you like _____

School district(s) you prefer _____

Your work location(s) _____

Your favorite shops/conveniences _____

Recreational facilities you enjoy _____

Any additional items to consider when selecting your target neighborhoods _____

**BEFORE YOU MOVE,
YOU SHOULD CONTACT
THE FOLLOWING
COMPANIES AND
SERVICE PROVIDERS.**

MOVING CHECKLIST

New Telephone Number: _____

New Address: _____

UTILITIES

- _____ Electric
- _____ Telephone
- _____ Water
- _____ Cable
- _____ Gas

PROFESSIONAL SERVICES

- _____ Broker
- _____ Accountant
- _____ Doctor
- _____ Dentist
- _____ Lawyer

GOVERNMENT

- _____ Internal Revenue Service
- _____ Post Office
- _____ Schools
- _____ State Licensing
- _____ Library
- _____ Veterans Administration

CLUBS

- _____ Health and Fitness
- _____ Country Club

INSURANCE COMPANIES

- _____ Accidental
- _____ Auto
- _____ Health
- _____ Home
- _____ Life
- _____ Renters

BUSINESS ACCOUNTS

- _____ Banks
- _____ Cellular Phones
- _____ Department Stores
- _____ Finance Companies/Credit Cards

SUBSCRIPTIONS

- _____ Magazines
- _____ Newspapers
- _____ Amazon

MISCELLANEOUS

- _____ Business Associates
- _____ House of Worship
- _____ Drugstore
- _____ Dry Cleaner
- _____ Hairstylist