



Your home buying guide
By Craig Rhodes

www.AZ-Homes-Online.com

FOR SALE



TCT
The Cascade Team
Real Estate

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Benefits of working with me

Buying a home can be complicated. By hiring me exclusively, you have a dedicated, trusted advisor on your side to help you navigate through the process. The key benefits to you include:

- Working with a dedicated Realtor who best understands your needs.
- Helping you understand your buying options, financing options.
- Having a tailored, focused search for properties that meet your specific criteria.
- A deep understanding of our local real estate market and property values to help you prepare the right offer.
- Managing the transaction process to ensure that all the important milestones are met, coordinating paperwork, inspections and your due diligence on the property.
- Provide you with recommendations of local vendors to help you with any home related needs.

My Motto “Excellence in Customer Care”

Six Ways to Save on your Closing Costs

When you are purchasing a home, there are closing costs that must be covered, like loan origination, appraisal, home inspection, credit report and any survey fees if necessary. Most of the time, the buyer pays these costs. The typical closing costs are 2% to 5% of the price of the home. These costs are often a key point of negotiation. Here are some tips:

1. Shop around

Mortgage rates are not the only costs you need to search around for when buying a home. Get quotes from several sources for Title Insurance, Lenders Good Faith Estimates etc. Ask several lenders for an estimate of what your closing costs will be.

2. Negotiate with the Seller

Depending on the market conditions and the Seller's motivation, you may be able to negotiate to have the seller pay some of the closing fees. This must be part of your original offer.

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Six Ways to Save on Closing Costs

3. Time the Closing

If you close towards the end of the month, you can avoid paying prepaid interest charges, which means you don't have to provide these funds to close.

4. Perform a final check

It is important to review closing costs carefully. If the fees have changed from the Good Faith Estimate, to the final closing doc's; ask why?

5. Use our Preferred Lender Partner – Axia Home Loans

- No origination fees (typically 1% of loan amount)
- Local Underwriting (very important)
- On time closings
- Pre-approval screening for Buyers

6. Ask about our Buyer Rebate Program

Receive a credit towards your closing costs, based upon the size of your loan and the home price.

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