



ELEVATING REAL ESTATE

(208) 600-0031 SWEETGROUPREALTY.COM



Reason for **this Guide**

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We understand the buying process can be stressful. We have found through years of experience that the best way to make shopping for a home more enjoyable is to educate our clients on the process and any expectations they should have. Our goal as your advocate is to keep you protected, informed and comfortable through your home buying journey.



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About **Sweet Group Realty**

Sweet Group Realty is Idaho's leading real estate service provider throughout Treasure Valley and its surrounding areas. Our commitment is to provide our clients with the very best in real estate services, including (but not limited to) market exposure, expertise, guidance and more.

We will walk you through the home buying or selling process each and every step of the way, and you can trust that we'll be there to best represent your needs. We know the stress that can come from purchasing or selling a home, and that's why we're here to make the process less stressful and to help you along the way.



Home Buying **Process**

A step-by-step guide to your future home



1

Pre-Approval

- Find out which types of mortgages you qualify for and best suit your financial needs and goals.
- Meet with multiple lenders to get different loan estimates and discover your options before committing to one.
- Pre-approval enables you to plan your finances by providing insight into your monthly mortgage, tax, and insurance expenses.



2

Home Search

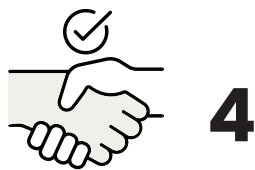
- "Once approved for a mortgage, your agent that represents you, will help you prepare any items needed for when you make an offer on the perfect property
- Discuss non-negotiables like proximity to work or schools, and prioritize critical features such as home layout, square footage, and other important factors.
- Begin the property search with your Agent, and start seeing homes in person.



3

Make Offer

- Once you've found the home that's right for you, now is the time to prepare an offer for the seller.
- Your Agent will work with you to prepare your offer package, including the offer amount, and other terms relevant to the agreement.
- The seller may accept, reject, or respond with a counteroffer. Your Agent will help you negotiate the best price and terms with the seller.



4

Offer Accepted

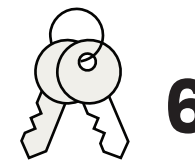
- Once the offer is accepted by the seller, both parties will sign the purchase contract, and you put down an earnest money deposit (which typically is 1%).
- The funds will be placed "in escrow", (a neutral third party trust account) until all conditions for the sale are met and satisfied.
- Your agent will work with the seller's agent to get the title insurance for you, and ensure no encumbrances exist on the property.



5

Due Diligence

- Get a home appraisal to determine fair market value, typically ranging from \$300-\$700, payable upfront or at closing (ordered by lender if financing property).
- Have the property professionally inspected for structural integrity and essential systems. Inspection costs typically range from \$300 to \$600 (your Agent can recommend an inspector if you don't already have one).
- Review the appraiser's and inspector's reports. Expect reported issues, and collaborate with your Agent to address them.



6

Closing

- Title will prepare paperwork for the property and gather all documents needed for title insurance.
- You'll receive the final lender approval, and the lender will send the loan documents to escrow.
- You and the other parties will sign all closing documents. Title will finalize the transaction by recording with the state county. Your Agent will then contact you to give you the keys to your new home.

Our Role as **Your Agent**

Here to represent you.

Our role as your Agent is to represent you and negotiate on your behalf no matter the property. Whether it's existing homes, New Construction homes, custom build jobs, land or investment properties—we look out for the real estate interests of our clients.

As your entrusted Agent we act in your best interest and advocate for your needs throughout the process. Loyalty to our clients means we are here to support you first and foremost.





Ways we represent your best interests:

Market Expertise

We use the best technology and our market expertise to help you find properties on the MLS, off market properties, For Sale By Owner properties, foreclosure properties and more.

Communication

Constant and clear communication is crucial for your comfort. You will hear from your Agent often using your preferred method of contact.

Agreements

We use agreements that are crafted to protect your interests. We will go through every agreement in detail with you to ensure you are comfortable every step of the way.

Negotiations

We gather all the data and use our years of experience to negotiate the best price and terms for you. We have the knowledge and ability to negotiate for certain terms and situations that save our clients money and create the best overall scenario for them. We will discuss the best way to negotiate on every property of interest.

Offers

1 Negotiations

We communicate on your behalf with the listing Agent about what information you will find useful in your offer. This includes:

- How much interest there has been in the property (showings, calls, etc.)
- Whether any existing offers are on the table
- What the motivation is for selling
- How the property listing price compares with other recently sold properties in the neighborhood



2 Agreements

We use agreements that are crafted to protect you and your interests. This will include:

- Putting in common contingencies such as: Inspection, financing, certain third-party tests/inspections (e.g., for wells and septic tanks)
- Time-frames and deadlines
- Property included/excluded in sale
- Seller financial contributions





Meridian, ID.

3 After submitting the offer:

- We will continue communicating with the listing Agent to ensure they receive and understand the terms offered
- If applicable, having the lender reach out on your behalf to confirm your pre-approved status (strengthens financing)
- Proactively getting updates while waiting on an offer response, and making any necessary changes to the offer if needed. We will discuss this in length if we find out more information after submitting the offer, such as a multi-offer situation

4 During escrow:

- Your home purchase is now pending. Any negotiations after the inspection will take place.
- This includes requesting repairs and/or credits from the seller
- At this time, the title company starts working on the transaction and may reach out to you for more information

What to Expect

During Escrow

Communication

We are available throughout the process to answer any questions that may arise. There may be times where your response is needed in a timely manner to make sure things stay on track.

In the event that your Agent is unavailable for any reason, we will notify you ahead of time, and an associate that is fully aware of your purchase will maintain a seamless flow of communication until your Agent is available again.



07

Homeownership isn't just
about securing a place;
it's about anchoring dreams.





While we strive for perfection, hiccups can arise. Your Agent is an expert in navigating the various challenges to ensure the best possible outcome for you.



Some common hiccups are the following:

A Home Inspections


During a home inspection, it is expected that the inspector finds some issues with the home (even in new construction homes).

This can be daunting, but we will work together as a team to make sure you are comfortable, and that your concerns are addressed appropriately.

B Appraisals

We put forward every effort to make sure you are paying the right price for your home. Even still, sometimes an appraiser's report may not reflect the current purchase price.

In this unlikely event, we will work together to come up with the best solution for your specific needs and situation.



Boise, ID
Brenda H.

My experience with Sweet Group Realty was the best! My realtor was amazing, kind, respectful, and always kept me informed . . . Sweet Group Realty made my new home-buying journey a wonderful experience! Thank you Sweet Group Realty!



Nampa, ID
Thomas H.

Fabulous work . . . but most importantly we were able to move to a home that perfectly matched our expectations and needs.



Star, ID
Anthony N.

I wasn't expecting to get our house so soon. I thought it would take at least 2-3 months of actual searching, but SGR was able to get us into a house I think within only a month. They took great care of us, and were a genuine joy to be around.



Boise, ID
Krisna L

The Sweet Group Realty team did a fantastic job of selling our parents' home after they moved out of state. They also helped my sister and my niece and her boyfriend find their current homes. They are the most professional and personable real estate team we've ever worked with



Kuna, ID
Jack H.

We love Sweet Group Realty! And sweet is the perfect description! Thank you Sweet Group Realty, and good luck to all of you with your real estate ventures!



Meridian, ID
Desiree K.

Sweet Group Realty was extremely helpful and they were always available. Their professionalism, expertise, and follow-up during Escrow was phenomenal!



Sweet Group Realty



Google Rating

5.0 ★★★★★

538 Google reviews

Timeline

Earnest Money Due Date:

Inspection Due Date:

Closing Date:

Your Home Buying Team

Realtor:

Number:

Lender:

Number:

Inspector:

Number:

Title company:

Number:



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