



# HOME BUYER'S GUIDE

## WHAT TO EXPECT... FROM START TO FINISH

PRESENTED BY:

**JESSICA DEMBINSKI**

Realtor

Berkshire Hathaway HomeServices

Ambassador Real Estate

402-290-4735

[Jessica.Dembinski@bhhsamb.com](mailto:Jessica.Dembinski@bhhsamb.com)

[www.jessicadembinski.com](http://www.jessicadembinski.com)

*jessica dembinski*  
REALTOR®

**BERKSHIRE  
HATHAWAY**  
HOMESERVICES

AMBASSADOR  
REAL ESTATE





# Jessica Dembinski

## REALTOR®

Congratulations on your decision to purchase a new home! This is just the first step in a very exciting journey, and I look forward to working with you!

I am passionate about all things real estate. With over 12 years of strong, successful sales and leadership experience, resulting in best-in-class service to customers, I always work towards consistent growth, industry-leading customer service, and attentive listening. I will go above and beyond what you are looking for in a Realtor.

I hope you will take a few minutes to review the information in this guide. I'm sure it will answer some questions you have and some questions you didn't even know you had! If, at any time, something is unclear, please don't hesitate to reach out to me. I am always available via phone, text, or email.

I look forward to working with you with all things house, home, and home ownership!

402-290-4735 | [JESSICA.DEMBINSKI@BHHSAMB.COM](mailto:JESSICA.DEMBINSKI@BHHSAMB.COM)



# QUESTIONS

USE THIS PAGE TO JOT DOWN ANY  
QUESTIONS OR IDEAS AS YOU READ.

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# THE HOME BUYING PROCESS



CONSULTATION WITH YOUR  
REAL ESTATE PROFESSIONAL



SEARCH FOR AND  
FIND "THE ONE"

DETERMINE GOALS  
"WANTS/NEEDS"

MORTGAGE  
PRE APPROVAL



NEGOTIATIONS

COUNTEROFFER

ACCEPTED  
OFFER!

SCHEDULE  
CLOSING

TITLE WORK  
AND APPRAISAL

NEGOTIATE  
REPAIRS



INSPECTIONS

FINALIZE  
MOVING  
PLANS

FINAL  
WALKTHROUGH

CLOSING

TAKE POSSESSION  
OF YOUR NEW  
HOME!







# BEFORE YOU BUY...

An essential first step on your journey to success is to be fully aware of your financial situation. Understanding your finances will guarantee your long-term success in this process.

## 01 LOOK AT YOUR SAVINGS

When purchasing a home, it is important to have cash set aside for upfront expenses such as your down payment, earnest deposit, inspections, closing costs, and moving expenses. The most significant expense when buying a home with a mortgage is your down payment. Depending on your current financial situation, you can expect a down payment between 3.5% and 20% (or more if you choose). In addition, it is highly recommended that you have sufficient emergency cash available to cover critical expenses. A great rule of thumb is to have a minimum of three to six months set aside for unexpected costs.

## 02 REVIEW YOUR SPENDING

Knowing where your money is going every month is important to better understand and plan for your home purchase. How much money is going to bills or necessities, and how much is going towards extras? Knowing your spending limits helps towards an ultimate successful purchase.

## 03 CHECK YOUR CREDIT

Lenders will use your credit history and scores when determining whether you qualify for a loan, what type of loan you are eligible for, and what interest rate to offer you. The better your credit history, the more likely you are to receive a good interest rate. A low debt-to-credit ratio, adequate credit history, and a satisfactory credit score are among the main criteria for approval when lenders evaluate your mortgage readiness.

## 04 SET YOUR PRIORITIES

Taking time to think about what you want in your next home before you start your home search is key to long-term happiness. Think about your preferred location, home style, number of bedrooms and bathrooms, square footage, and amenities to determine your biggest priorities.

# THE PRE-APPROVAL PROCESS

If you haven't already done so, you will need to obtain pre-approval for a home loan. This should be done before we begin viewing homes.

The pre-approval process involves talking with a lender and authorizing them to examine your current financial situation and credit history to determine if you can readily qualify for a home loan.

There are many different types of financing available, and discussing your options with a lender will help you determine what you can and can not qualify for and what loan program would be the best. They will provide you with documentation of how much you will be able to borrow, information on interest rates, different loan programs you qualify for, and the required down payment for your loan.

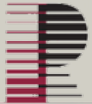
You can certainly work with any lender you already have a relationship with, but it is best to talk to a local lender or mortgage company.





# CHOOSE YOUR LENDER

Here are some Omaha lenders I work with regularly who provide great loan products and excellent service.



REGENT FINANCIAL GROUP, INC.

Office: 402-884-5613  
Mobile: 402-507-8038  
reid@regentfinancial.com  
www.omahanebraskamortgage.com

**Reid Gates**  
Mortgage Loan Officer



**WILLIAMS**  
MORTGAGE

**Russ Williams**  
Owner / Loan Originator

Phone: 402-290-8936  
russ@williamsmortgage.com



**PROSPERITY**  
HOME MORTGAGE, LLC

**Allyson Leisey**  
Mortgage Loan Consultant

Phone: 602-448-4214  
allyson.leisey@phmloans.com



**access**

**Michele Ringsdorf**  
Vice President  
Mortgage Loan Originator

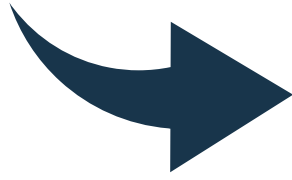
Phone: 402-935-5019  
mringsdorf@accessbank.com





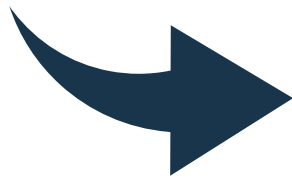
# COMMON LOAN TYPES

Terms may vary, depending on lender



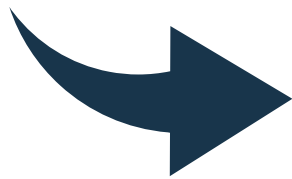
## CONVENTIONAL

- Minimum credit score is typically 620
- Minimum down payment is 3%
- PMI is required for loans with a down payment of less than 20% until 20% equity is reached.
- May be used for a primary mortgage or investment properties.



## FHA LOAN

- Government-backed loan
- Minimum credit score is typically 580
- Minimum down payment is 3.5%
- Mortgage insurance is required for the life of the loan for borrowers putting down less than 10%
- May be used for a primary mortgage or an investment property in which the borrower resides in one unit.



## VA LOAN

- Government-backed loan for military service members, veterans, and eligible spouses
- Minimum credit score varies
- Minimum down payment is 0%
- Must pay VA funding fees
- May be used for a primary mortgage only



# WHAT ARE YOU LOOKING FOR?

You may already have a pretty good idea of what you are looking for in your next home.

To help me target your search and define your preferences, please take a minute to consider the following criteria and how important is to you in your next home.

Area/Location/School District \_\_\_\_\_

# Bedrooms \_\_\_\_\_ # Bathrooms \_\_\_\_\_ Garage Spaces \_\_\_\_\_ Min. Sq. Ft. \_\_\_\_\_

Desired Price Range \_\_\_\_\_ Loan Type \_\_\_\_\_

Style of Home (circle all that apply)

Ranch    2-Story    1.5 Story    Split Level    Tri Level    Multi- Level    Villa/Condo

Special features (examples: fenced in yard, fireplace, white trim, walk in closets, etc...)

_____	_____
_____	_____
_____	_____



**I WILL WORK HARD TO FIND YOUR IDEAL HOME.**

When I represent YOU as a buyer, my goal is to help you find the BEST home at the BEST price with the LEAST amount of stress to you as possible. I can obtain information and show you any homes on the market, including homes listed by other real estate companies, homes listed for sale by owner, homes listed off-market exclusively by BHHS agents, and new construction homes.

When you begin your search, it is important to have a buyer's agent in your corner and ready to help you accomplish your goals and negotiate on your behalf. Going into a situation unprepared will ONLY benefit the other parties involved. I will have your back throughout the entire buying process.



# WHEN YOU FIND THE ONE

## 01 MAKE AN OFFER

I will guide you through the different terms of the offer and specify any conditions you would like to negotiate. Once the offer is submitted, the sellers will have the opportunity to accept the offer, submit a counteroffer, or reject the offer.

## 02 EARNEST DEPOSIT

An earnest deposit is a good faith deposit to prove to the seller that you have a genuine interest in their home and a serious intent to purchase. This deposit is due by check or cashier's check within 24-48 hours of an accepted contract and will be applied toward your down payment and closing costs on closing day. Generally, the earnest deposit is 1% of the purchase price and is refundable only if the contract isn't executed for reasons related to financing or inspection.

## 03 ESCROW PERIOD

The escrow period is typically 30-90 days. It begins when the purchase agreement is fully executed and ends when the buyer's loan is funded or cash is transferred. During this time, activities such as inspections, appraisals, and preparations for the transfer of title will take place.



# HOME INSPECTION COMPANIES

Many buyers choose to order a home inspection. This must be decided and agreed upon in the purchase agreement and will be done at your expense, with payment due upon inspection completion.

The home inspector will perform a whole house inspection and complete a report. The full inspection will take approximately four hours, and you will have an opportunity to walk through the home with the inspector to review potential problems during the final hour of the inspection time slot.

We will review the report and discuss any issues of concern. We will negotiate through repair requests if something in the report truly needs to be addressed, like a structural or operational defect.



**NATIONAL  
PROPERTY  
INSPECTIONS, INC.<sup>®</sup>**

*North America's Premier Inspection Service*

**Andy Smith**

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**402-506-5711**

**[www.inspectixusa.com](http://www.inspectixusa.com)**



**402-392-2020**

**[www.homestandards.com](http://www.homestandards.com)**



# HOME OWNER'S INSURANCE

If you purchase your home using a mortgage, your bank or financial institution will require homeowners insurance. Homeowners insurance covers your house structure and the belongings inside from problems like fires, lightning, tornadoes, explosions, vandalism, and theft.

As soon as you know the house that you are buying, you should begin shopping for homeowners insurance. Your insurance company will evaluate the home to estimate the cost of rebuilding it and they will recommend an appropriate amount of coverage for the dwelling.

Homeowners insurance is often rolled into an escrow account for payment, along with your property taxes. This is a separate account that your lender will set up to hold money from your mortgage payment for insurance and taxes. This is advantageous because it is one less bill for you to worry about.

Here is a home insurance agent that I work with regularly who provides great insurance products and excellent service.

## WHO WE ARE

As a Trusted Choice Independent Agency, we have multiple carrier options. We will always provide the most competitively priced coverage from the best rated carriers. Our local agents are available to provide you with valuable customer service.

### CALL OR EMAIL

402-991-6688

Info@MyInsuranceOmaha.com

MyInsuranceOmaha.com



## WHAT WE DO

We make insurance EASY! Call or email our team with your basic information and we will shop your home and auto insurance and email quotes the same day.

### HOME & AUTO

We specialize in Home & Auto. We also offer Liability Umbrella, Renters, RV, Boat, Motor Cycle, ATV, & more.

### ANNUAL REVIEW

Never shop your insurance again! On every renewal we will review your insurance to make sure you continue to have the most competitive options.





# THE APPRAISAL

Although you and the seller may agree on a price and other terms, if a lender is involved, there is one more party to consider in this transaction.

Your lender needs to ensure that the amount they are lending you to purchase a home is justified and protected. They do this by having an appraisal done.

While appraisals aren't always an issue, they can be if the appraiser can not find data to support the price that you and the seller have agreed upon or if they find problems with the home that could affect the resale value.

If the appraisal comes back low, we will review and discuss options such as:

- Appealing the report and providing additional data
- Increasing the amount of your down payment
- Persuading the seller to decrease the sale price
- Part ways and continue searching for a home that is priced appropriately.

The approach to addressing an appraisal shortfall will depend on many factors, including your financial situation, your goals, and the appraiser we are assigned.



# FINALIZE YOUR MOVING PLANS

Celebrations are in order, but there is still work to be done. Depending on your escrow period, scheduling movers as soon as possible is advised,

Here are some great moving companies that I recommend.

 **King's Moving**

**(402) 676-0719**

**[kingsmoving4you.com](http://kingsmoving4you.com)**

**Moving Made Smooth, Inc.**



**(402) 968-5906**

**[movingmadesmooth.com](http://movingmadesmooth.com)**



# THE FINAL WALKTHROUGH

Before you head to the closing table, you will have the opportunity for a “final walkthrough.” This is usually done a few days before closing.

The sellers may not be completely moved out before the final walkthrough, but the sellers will be instructed to keep the areas where repairs have been made clear so that we can verify completion.

**DURING THE WALKTHROUGH, YOU WILL HAVE ONE LAST LOOK AT THE PROPERTY TO MAKE SURE THAT:**

- No damage has occurred since the date you agreed to purchase the home.
- All of the repairs that were agreed upon have been completed.
- The house is in “broom clean” condition
- The appliances, window coverings, and personal property you agreed to upon is still there
- All fixtures, appliances, mechanical items, and utilities are in working order.



# CLOSING DAY

Congratulations! You're closing on your new home!

Before we head to the closing table, ensure you have a cashier's check in the amount your lender calculated to be due at closing. This will be for the remaining amount after your down payment, and closing costs are calculated. You will also need proper identification (check the expiration date on your ID!) and a big smile...because you're about to own and move into your new home!

After closing, there will still be a lot going on behind the scenes. Your mortgage, the deed, and other legal documents will all be recorded. Once everything is complete, the final documents will be mailed to you.

The sellers will leave all additional keys and garage door openers in the home. They will also pass along any garage codes, mailbox keys, and owner's manuals for appliances that are staying in the house.

I will always be available if you have questions or concerns, even after the closing. Never hesitate to reach out to me!



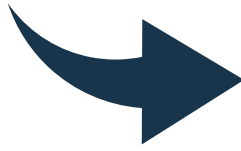
# TO-DO LIST

PREPARE TO PURCHASE YOUR NEXT HOME!

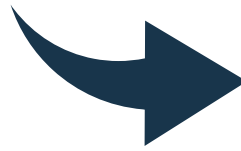
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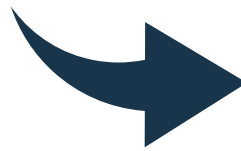
# MY PROMISE TO YOU



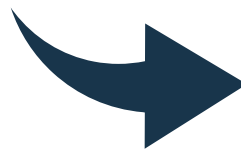
I promise to always tell you the truth.



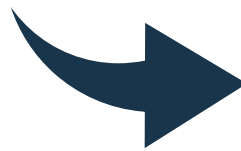
I promise to respect you, your home, and your privacy.



I promise to always work to promote your best interests and goals.



I promise to maintain clear, consistent, and predictable communication throughout the home buying experience



I promise to present any and all offers or counter offers in a timely manner.



I promise to connect you with vendors and local businesses that will help you with your home's needs for years to come.



I promise to always follow through and follow up every step of the way.



I promise to continue to be an ongoing resource for you long after closing occurs for all things house, home, and home ownership.



# TESTIMONIALS

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Jessica was super informative and patient with my husband and I as first-time home buyers! She was flexible in making appointments with our ever changing military schedule which we appreciated so much. Lastly, Jessica always looks out for the best interest of her clients throughout the entire home buying process! We truly loved working with her and would highly recommend her to anyone looking to buy a house here in Omaha!



We started our process of selling our house and purchasing a new one months ago. It was a very hard, and bumpy road due to the current market. Jessica was more than we could have ever expected. She never gave up on us and kept such a positive attitude when we lost our positivity at times. I highly recommend Jessica. And if anyone decides to make the plunge to purchase/sell. She is your girl and you will NOT be disappointed!



We can't even imagine going through this experience without Jessica! She was so helpful every step of the way— from getting the ball rolling on our new house and coordinating the timeline of selling our old house all so we could close on both houses on the same day! I appreciate Jessica's stellar communication & attention to every little detail to ensure everything was going smoothly on both sides, at all times. Jessica is truly an advocate for her clients and will do whatever it takes to make your house dreams come true! I will continue to recommend THE BEST agent in town at every opportunity!!



Working with Jessica Dembinski gave us both confidence that all of our needs and dreams would be able to come true in this first brand new construction home we've ever purchased. Jessica listened and then delivered on every aspect of our purchase. She's a real pro! Everyone that works with her will feel like they are her top priority! She also came through on the sale of our existing house getting us a great offer and super smooth closing. This woman does it all!

# THANK YOU



Thank you so much for choosing me as your agent, and I look forward to working together!

## JESSICA DEMBINSKI

Realtor

Berkshire Hathaway HomeServices

Ambassador Real Estate

402-290-4735

Jessica.Dembinski@bhhsamb.com

www.jessicadembinski.com

