



# Let's talk about Buying

I am thrilled to be working with you on the purchase of your home. There are so many emotions involved when buying a home. I promise to be sensitive to that while we search for a home that fits you, your needs, and desires.

My goal is to provide exceptional service to you through every step of this process. If at any point you feel that I am not living up to that, please let me know! I am here to answer all of your questions and provide you with information to assist in making decisions that are right for YOU.

As your Realtor®, I believe in building lasting relationships with my clients based on trust, honesty, and mutual respect. I am passionate about helping you find a home that you will love and feel pride in. I will work tirelessly to make sure that we find success together.

This welcome packet is to help explain some things that will happen during the transaction. Should you have any questions or concerns, please let me know. I am here to help!

*Nicole Cherry*  
REALTOR®



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# 10 THINGS TO AVOID WHEN BUYING A HOME



- ✘ Do not quit or change your job
- ✘ Do not move large amounts of money in or out of your bank accounts
- ✘ Do not OPEN any new lines of credit
- ✘ Do not buy a new car, boat, ATV, RV, etc.
- ✘ Do not buy new appliances or furniture
- ✘ Do not CLOSE any bank or credit accounts
- ✘ Don't max out credit cards- keep your balances at or below 30%
- ✘ Do not miss or make late payments
- ✘ Do not leave out or provide false information
- ✘ Do not spend any of your down payment money

Keeping your credit score stable during the home buying process is one of the most important factors in a successful transaction.. Here is a list of things to avoid until after closing.



# Buyer

## TRANSACTION OBSTACLES

- Seller does not accept your offer or contingencies
- The inspection reveals costly damage or needed repairs to home
- Seller will not agree to correct/address requested repair items
- Seller does not professionally/correctly repair requested items
- Lender orders the appraisal late
- The home appraises for less than offer price
- Listing agent is not fully engaged in the sale
- Seller does not meet contract deadlines
- Seller damages home after inspection contingency time frame has expired
- Unforeseen damage occurs to the home during escrow (fire/flood/accident)
- Seller removes items that were “included in sale” (appliances, window coverings, lights)
- Seller can't be out of the property by end of closing date

These are just some examples of obstacles we *may* encounter during your transaction. I promise to address any items as quickly and efficiently as possible, with transparency and clear communication. I am here to make sure the transaction closes as smoothly as possible. If at any time you have questions or concerns, please do not hesitate to reach out!

Nicole Cherry, Realtor (208) 991-8208

# Buyer questionnaire



Client Name(s): \_\_\_\_\_  
\_\_\_\_\_

Date: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

First time buyer  YES  NO

City, state, zip: \_\_\_\_\_  
\_\_\_\_\_

Married  YES  NO

Cell Phone: \_\_\_\_\_

Children  YES  NO # \_\_\_\_\_

Alt. Phone: \_\_\_\_\_

Military/First Responder  YES  NO

Email: \_\_\_\_\_

Pets:  YES  NO # \_\_\_\_\_

Alt. Email: \_\_\_\_\_

Livestock/Animals: \_\_\_\_\_  
\_\_\_\_\_

Preferred method:  CALL  TEXT  EMAIL

## CO-BUYER

Referred by: \_\_\_\_\_

Name: \_\_\_\_\_

Cell phone: \_\_\_\_\_

PRIMARY HOME  SECOND HOME

Email: \_\_\_\_\_

VACATION HOME  RENTAL PROPERTY

## PRICE & FINANCING

Payment Method?  CASH  FINANCE

Do you need a lender recommendation?  YES  NO

Have you been pre-approved?  YES  NO

Lender name: \_\_\_\_\_  
\_\_\_\_\_

Phone: \_\_\_\_\_  
Email: \_\_\_\_\_

What amount have you been pre-approved for? \_\_\_\_\_

Type of financing:  Conventional  FHA  VA  Other: \_\_\_\_\_

Do you need to sell a house before you can purchase another?  YES  NO

Do you have a timeline for moving? (eg: job relocation?)  YES  NO \_\_\_\_\_

If you find a home you like, are you ready to make an offer now?  YES  NO

## LOCATION AMENITIES

GATED COMMUNITY

OTHER: \_\_\_\_\_

CLOSE TO SCHOOLS

CLOSE TO PARKS

COMMUNITY POOL

WALKING TRAILS

CLOSE TO SHOPPING

CLOSE TO LEISURE

CLOSE TO HIGHWAYS

