



Let's find *home*

Your complete step-by-step
guide to purchasing a home.



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Hey there!

My name is Arika - a Real Estate agent and a lifelong Weber County resident. I am so thrilled for the opportunity to guide you through one of the most exciting milestones of your life - purchasing a home!

My goal is to be your resource and ensure you are comfortable every step of the way.

Have more questions? I'm always available to help! Shoot me a text or give me a call.

Arika Higley
REALTOR®

"Real estate is more than a career to me, it is my passion. Home is the most important location a person can have! Getting to help people navigate this exciting milestone is such an honor and pleasure!"

-Arika

CELL

801.336.6686

EMAIL

higleyrealestate@gmail.com

INSTAGRAM

@arikahigley_realestate

OFFICE

2368 Kiesel Ave.
Ogden, UT. 84401



ARIKA HIGLEY
Real Estate

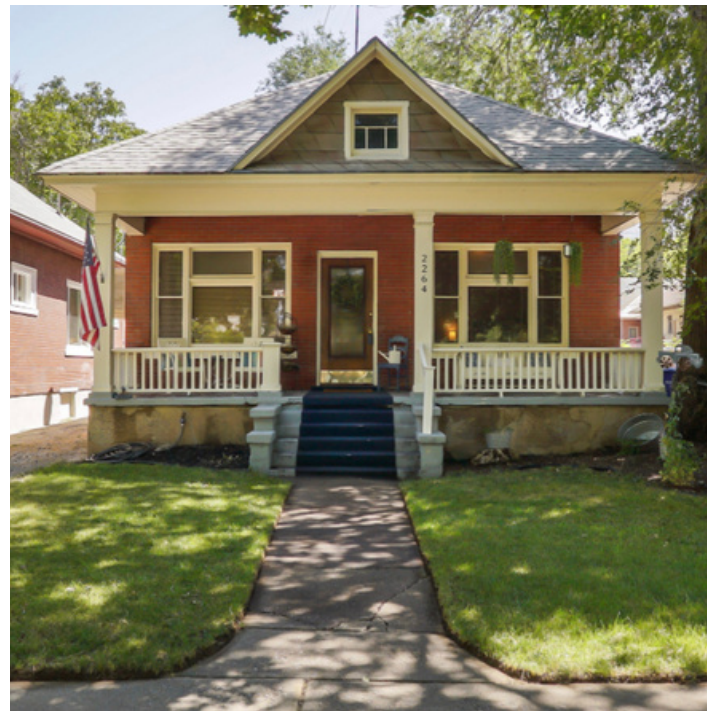


"We just closed on our new construction home and we couldn't be happier with our house and our experience with Arika, she's absolutely amazing, very knowledgeable, she's very detail oriented, she documents every conversation every meeting and everything, every step of the way. The communication and follow through is the best I've ever seen from anyone if you need something or have a question she responds in a timely manner Everytime. She has your back and isn't afraid to handle any and every situation that comes up, I would recommend her to every single person I know and if needed again I would go with her everytime!

JBLUEMEL21

"Working with Arikato sell our home and purchase another one, was a dream. She made everything so stress free. She was very helpful and knowledgeable during the whole process. I got to see all the houses I wanted within the timeframe I needed. I felt like I was her only customer she was working with in this crazy market. That's how attentive and personable she was. I will definitely be working with her again and I will definitely be recommending her services to others. Thank you Arika!

Taylor Openshaw



SCAN TO SEE WHAT THE OTHER 31 REVIEWS SAY



ARIKA HIGLEY
Real Estate

STEP 1

Finances

- ✓ Gather your documents
- ✓ Obtain pre-approval/ proof of funds
- ✓ Locate down payment funds
- ✓ Prepare for any additional costs

STEP 2

Home Search

- ✓ Preview potential properties online
- ✓ Schedule showings and view the properties you are most interested in

STEP 3

Under Contract

- ✓ Write an offer to purchase on your favorite property
- ✓ Negotiate the terms of the offer and accept the contract
- ✓ Deposit escrow, complete loan application and homeowners insurance quotes

STEP 4

Due Diligence

- ✓ Conduct inspections
- ✓ Resolve/negotiate inspection issues
- ✓ Your lender will order the appraisal
- ✓ Obtain homeowners insurance

STEP 5

Closing Time

- ✓ Title company will conduct title search and order survey
- ✓ Receive closing statement/clear to close
- ✓ Wire funds to closing company
- ✓ Conduct a final walk-through of property and close
- ✓ Closing day: Get your keys, it's all yours!

The Mortgage Process

The very first step of the home buying process is to get a pre-approval letter from a lender not only stating how much you are qualified for, but to help you determine how much you feel comfortable spending. It's important to ask your potential lenders some questions to make sure they are a good fit for you. In a real estate transaction you are the boss and need to build a team you feel most secure with.

Don't understand something your lender says? Stop and ask for clarification. This is your home buying journey, and you deserve to understand the process every step of the way.

A pre-approval is only valid for 30-90 days, so while you can start talking to lenders, you'll want to wait on getting that pre-approval letter when you're ready to buy.



Questions to Ask Lenders

1. What type of loan do you recommend for me?

Why? There's no one type of mortgage loan that's superior to another—but whichever you choose, you need to know why it's best and how it works.

2. Will my down payment vary based on the loan I choose? If you're tight on cash or not, let your lender know. Loans vary in their down payment requirements.

3. What is the interest rate and the annual percentage rate (APR)? Everyone talks about the interest rate, but the APR is just as important. It combines the interest rate with the fees a lender charges to originate your loan.

4. Can I lock-in an interest rate? If so, for how long? If you think rates will be moving up, ask if you can lock it in for a set period of time.

5. What will my closing costs be? Are they a part of my loan, or will I pay them in cash at closing? Remember, closing costs usually run 3-6% of your loan value so you need to know how they'll be covered.



Use this questionnaire as you speak with and interview different lenders!

Name: _____ Company: _____

Phone: _____ Email: _____

What type of loan do you recommend for me and why?

Will my down payment vary based on the loan I choose?

What is the interest rate and the annual percentage rate (APR)?

Can I lock-in an interest rate? If so, for how long?

What will my closing costs be? Are they a part of my loan, or will I pay them in cash at closing?

Notes:

Searching Strategically

Before we hop into the home search, I like to advise my clients to create a "Needs" list and a "Wants" list. This will help us to really focus on the things that are most important in your future home.

Needs are the non-negotiable features; the features you simply must have in your next home. Wants are the ones you'd like to have, but you can add or change down the road.

Don't feel like your first draft has to be your final draft—and above all else, remember you can't change the lot, the location, or the price you paid so spend a good amount of time thinking through those three before moving on.

Needs might look like:

- Enough square footage for your family
- Sufficient bedrooms and bathrooms
- First floor master bedroom
- Close proximity to work and school
- Attached two-car garage
- Grassy yard for children or pets

Wants will look more like:

- Specific paint or exterior color
- Pool, jacuzzi, or other water feature
- Fenced-in backyard
- Specific carpet, hardwood floors, or tile
- Kitchen amenities like countertops and appliances
- Walk-in shower or double bathroom vanity

Wants vs. Needs

Write down your *needs* and your *wants* in your future home.

NEEDS

WANTS



This questionnaire is for you to think about what you're looking for in your home. This will help both of us to be on the same page!

What area are you looking to buy in?

What do you like about this/those area(s)?

How many bedrooms, bathrooms, and preferred square footage? 1 or 2 story?

Do you have children? Pets?

What's your favorite style of home?

What is the top 5 most important things in your future home?

Anything else we should keep in mind during our search?

Searching Strategically Online

Now that you've got your wants vs. needs list in hand, the fun really begins! It's time to talk about narrowing down those listings and deciding which ones to see in person. First up, let's talk about best practices for searching online. No doubt you know the sites (Realtor.com, Zillow, Redfin, Trulia), but how can you get the results you want? Try some of these tips.



Use the search filters but not too much.

You don't want to restrict your search so tightly that you only have a handful of homes to view. Keeping your wants vs. needs list in mind, expand your geographic search, and add 15-20K to your max price since homes can at times sell under asking.

If you find something that catches your eye, check out the Google street view.

Online pictures can be deceiving so a virtual 'walk down the street' will give you a better sense of the house and surrounding area.

Don't shy away from a home because it is "pending" or "under contract."

Pending contracts do fall through, so keep it on your list especially if it checks all your boxes.

After you've found a few homes you like, jot down the **MLS number and address**. Text the list to me **in order of priority** and I will call the listing agents to gather pertinent info and gauge the seller's motivation. At this point, it's time to look at the calendar and find a chunk of time to tour the homes on your shortlist. Carve out more time than you think you'll need since you don't want to be rushed if you find a home that may be "the one."

Making the most of your showings

You're SO READY to get inside those homes on your shortlist and see for yourself if one of them is soon-to-be your new address. I know you're excited, but it's important to go into those showings calm, cool, and with your thinking cap on. Here's a quick list of how to do just that:



Before a showing, read over your wants vs. needs list and revisit your budget.

Having this fresh on your mind will help you stay objective and focused. Take pictures and videos to jog your memory later and to help you process with friends and family.

Remember, you can't change the lot or the location so make sure you love both.

You also don't want to be the priciest home on the block. I will help you assess whether or not that's the case.

Don't let yourself get distracted by decor or staging.

These things will be gone by the time you move in, so try to stay focused on the things that cannot be changed as easily.

Take your time.

If a home makes a good first impression, let me know you're interested and that you'd like to spend a bit more time looking around. This is one of the largest purchases you'll ever make so it's worth it to learn as much as you can while you're there.

Address:

First impression rating (1-10) of exterior:

First impression rating (1-10) of interior:

List 3 pros of the home:

List 3 cons of the home:

Took video tour of home

Circle one:

No way | Maybe | Very interested | It's the one!

Address:

First impression rating (1-10) of exterior:

First impression rating (1-10) of interior:

List 3 pros of the home:

List 3 cons of the home:

Took video tour of home

Circle one:

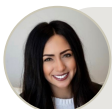
No way | Maybe | Very interested | It's the one!

How to Make an Offer Stand Out

So you think you've found "the one" and you're ready to put in an offer—one that will be simply irresistible to sellers. Let's talk about making an offer that stands out.



- **Include a pre-approval letter** that shows that you're serious, qualified, and ready to purchase.
- **Use a friendly tone.** Let sellers know you want their home—and that you'll be easy to work with all the way to closing.
- **Put your best foot—and price—forward.** You may only get one shot, so make it count. Use comps and trends as a guide, but go in with a strong number you know a seller would find favorable.
- **If you can pay "all cash," say so.** When you don't need financing, your offer is less risky for anxious sellers.
- **Propose to close quickly** and only include contingencies if you must.
- **Offers are signed electronically** we can sign them in person or discuss them over the phone. Either way I will ensure that you are fully aware of what you are signing and comfortable with the terms.



And when you're ready, I will guide you through putting together an offer that gives you every advantage in landing the home of your dreams!

We're under contract... now what?

You made an offer, and it has been accepted—go ahead, cue the confetti! And while it'll be a few more days until you can move in, you're well on your way to closing the deal on your new home sweet home.

Here's a quick rundown on what happens after you make an offer and your new home is "under contract."

- First, I will carefully review important dates and information you will need to know to ensure a successful closing. Check out the checklist on the following page to get all of your need to know information & important dates.
- I will send the contract the Title company and lender. The lender will be in contact with you to finalize the process to the end.
- Once the home inspection report comes in (and you should definitely request a home inspection), we will discuss how to handle any "deal breakers" if any are found.
- Towards the closing date, you'll get a call from the title office to schedule your closing.
 - bring your ID





Use this checklist to keep track of important due dates and ensure a smooth closing.

Earnest Money. You must send escrow deposit of _____ via check or wire to _____.
IMPORTANT: Be very careful when wiring any funds. Never trust wiring instructions sent via email without verification.

Begin loan application. Your loan application needs to be started within 5 days from the executed contract date. During your loan processing, it is VERY IMPORTANT not to make any major job changes, major purchases, or open new credit cards or lines of credit, as any of these activities could alter your qualifications.

Schedule inspections. The last date to renegotiate or cancel contract due to anything that comes up in inspections is _____ so I recommend scheduling any inspections immediately

Obtain home insurance. Start contacting Insurance companies for quotes immediately, we will need to make sure the home is insurable before the end of the inspection period (_____)

EXECUTED CONTRACT

EARNEST MONEY DEPOSIT

LOAN APPLICATION DUE

INSPECTION PERIOD ENDS

EST. CLOSING DATE

HOME ADDRESS	TITLE COMPANY	PURCHASE PRICE	ESCROW DEPOSIT
1232 South Avenue, Tampa, FL 33812	ABC Title, (555)123-4567 1235 West Avenue, Tampa, FL 33712	\$250,000	\$5,000



ARIKA HIGLEY
Real Estate
 801.336.6686



Arika Higley
 Realtor®
 801.336.6686
 HigleyRealEstate@gmail.com



All About Home Inspections and Insurance

What is a home inspection?

The inspection will uncover any issues in the home that would have otherwise been unknown. You will receive a written report of the inspection. I recommend that you are present for the inspection, so that you may ask the inspector any questions.

What does "Buyers Due Diligence" mean?

During the inspection period, the buyer has the right to hire a professional to inspect the condition of the home. If the results of the report reveal any issues that need to be addressed, the buyer may ask the seller to cover the costs of necessary repairs, reduce the sales price, or fix the repairs before closing. If an agreement can not be made, the buyer has the right to back out of the contract and get the earnest money back with no consequences.

TIP:

Schedule all inspections immediately, so if we need to negotiate any repairs we can before the inspection period ends.

The home seems fine, do I really need a home inspection?

You may think the home is in perfect shape, but some of the costliest problems are difficult to spot: leaks, termite damage, foundation issues, poor ventilation, faulty wiring, and drippy appliances. A home inspection gives you the chance (before you sign on the dotted line) to have a professional inspector see if there are any problems that need to be addressed, replaced, or fixed.

Home Insurance Cheat Sheet

Insurance Type	Description	Estimated Cost
Homeowners	The standard homeowners insurance covers financial protection against loss due to disasters, theft and accidents	
Hazard	Hazard insurance protects against damage caused by fires, severe storms, hail/sleet, or other natural events	
Flood	Protects against damage caused by a flood	
Windstorm	Protects against damage caused by events such as tornadoes, hurricanes, or gales.	



Pre-Closing

We are so close to the closing table! Here's what's next:

- ✓ **Under Contract**
- ✓ **Inspections**
- ✓ **Obtain Insurance**

■ Appraisal

An appraisal is an estimate of the value of the property by a licensed professional appraiser. Once any problems during the inspection are solved, the appraisal will be ordered by the lender and paid for by you. The goal of the appraisal is to verify the value of the property for the lender and to protect the banks investment in your loan. The contract is contingent upon whether the appraisal comes in at or above the purchase price. If the appraisal comes back lower, we will be back to the negotiating table.

■ Obtain Mortgage

You have 5 days from the date of contract execution to begin the mortgage loan application. During the 30-45 days before closing, the lender will be finalizing your mortgage.

■ Title

The title company will conduct a title search to ensure the property is legitimate and to ensure there are no outstanding mortgage liens, judgments, restrictions, easements, leases, unpaid taxes, or other restrictions that would impact your ownership. Once the title is found to be valid, the title company will issue a title insurance policy which protects lenders or owners against claims or legal fees that may arise over ownership of the property. This will be included in closing costs.

■ Clear-to-Close!

The magic words! It means the mortgage underwriter has officially approved all documentation required to fund the loan. All that remains is the actual closing process.



TIP:

It is very important not to make any major job changes, major purchases, or open new credit cards or lines of credit, as any of these activities could alter your qualifications for a loan.

Closing Time!

You've received the "clear-to-close" and we've scheduled our closing date and time. Now, let's answer some questions you may have about closing day:

Q: When do we do the final walk-through?

A: The final walk-through is exactly what it sounds like - it allows the buyers to do one last walk through before closing to confirm that the seller made the repairs that were agreed upon and to make sure no issues have come up while under contract. We will typically schedule to do this right before closing.

Q: Who will be at closing?

A: Situations vary, but you can expect some combination of these folks: Buyer (that's you!), real estate agents, mortgage lender, and title company representative.

Q: What will I do?

A: Stretch those fingers and get ready to sign, sign, sign. At closing, the seller will sign ownership of the property over to you, and you'll sign to receive possession.

Q: What should I bring?

A: Bring a photo ID and a cashier's check to pay any closing costs. Your agent will tell you any other documents specific to your situation. The closing process is relatively simple but be prepared for A LOT of paperwork. (And always, always, always ask if you have a question along the way.) The good news is once you've signed the last page, it's time to get a hold of those keys and celebrate!



4-6 Weeks Before Moving

- | | |
|--|--|
| <input type="checkbox"/> Declutter, discard & donate | <input type="checkbox"/> Choose a mover and sign contract |
| <input type="checkbox"/> Collect quotes from moving companies | <input type="checkbox"/> Create a file of moving-related papers and receipts |
| <input type="checkbox"/> Locate schools, healthcare providers in your new location | <input type="checkbox"/> Contact homeowner's insurance agent about coverage for moving |
| <input type="checkbox"/> Secure off-site storage if needed | <input type="checkbox"/> Contact insurance companies to arrange for coverage in new home |

3-4 Weeks Before Moving

Notify the following about your change of address:

- Banks + Post Office
- Credit Card Companies
- Insurance Companies
- Family + Friends

Notify utility companies of date to discontinue or transfer service

- | | |
|-----------------------------------|-----------------------------------|
| <input type="checkbox"/> Electric | <input type="checkbox"/> Gas |
| <input type="checkbox"/> Water | <input type="checkbox"/> Internet |
| <input type="checkbox"/> Trash | <input type="checkbox"/> TV |

2-3 Weeks Before Moving

- | | |
|--|---|
| <input type="checkbox"/> Notify DMV of new address | <input type="checkbox"/> Close/open bank accounts |
| <input type="checkbox"/> Discontinue additional home services (housekeeper, gardener/lawn service) | <input type="checkbox"/> Arrange for child and pet care on moving day |
| <input type="checkbox"/> Start using up things you can't move, such as perishables | <input type="checkbox"/> Notify HOA about upcoming move, reserve elevator usage |

1 Week Before Moving

- | | |
|--|--|
| <input type="checkbox"/> Confirm final arrangements | <input type="checkbox"/> Take a picture in your home |
| <input type="checkbox"/> Arrange transportation for your pets and plants | <input type="checkbox"/> Pack an essentials box for quick access at new home |
| <input type="checkbox"/> Review your moving-day plan with moving company | <input type="checkbox"/> Label moving boxes with the contents inside |

Before I forget...



WEBER COUNTY UTILITIES

ALL CITIES

Gas service Dominion Energy _____ 800-323-5517
 Electric service Rocky Mtn Power _____ 888-221-7070
 Telephone Century Link _____ 800-244-1111
 Cable TV Xfinity _____ 800-934-6489

FARR WEST

farrwestutah.com

City Offices 801-731-4187
 Bona Vista Water 801-621-0474
(Culinary, Garbage, Sewer)
 Post Office. 800-275-8777
 Pine View Irrigation 801-621-6555

HARRISVILLE

cityofharrisville.com

City Offices 801-782-4100
 Bona Vista Water 801-621-0474
(Culinary, Garbage, Sewer)
 Post Office. 801-612-1806
 Pine View Irrigation 801-621-6555

HOOPER

hoppercity.org

City Offices 801-732-1064
 Hooper Water Improvement District 801-985-1991
(Culinary)
 Hooper Irrigation District 801-985-8429
(Secondary)
 Post Office. 800-275-8777
 Roy Water Conservancy *(Secondary)* . . 801-825-9744

HUNTSVILLE

huntsvilletown.com

City Offices/Utilities *(Water)*. 801-745-3420
 Huntsville Water Works *(Irrigation)*. . . 801-745-3420
 Post Office. 801-745-2567
 Secondary Water 801-745-3530

NORTH ODGEN

northodgencity.com

City Offices 801-782-7211
 Utilities *(Culinary, Garbage, Sewer)* . . . 801-782-8111
 Post Office. 801-612-1806
 Pine View Irrigation 801-621-6555

ODGEN

ogdencity.com

City Offices 801-629-8000
 Utilities *(Culinary, Garbage, Sewer)* . . . 801-629-8321

Weber Basin Water 801-771-1677
 Post Office. 800-275-8777
 Pine View Irrigation 801-621-6555

PLAIN CITY

plaincityutah.com

City Offices 801-731-4908
 Bona Vista Water 801-621-0474
(Culinary, Garbage, Sewer)
 Post Office. 800-275-8777

PLEASANT VIEW

pleasantviewcity.com

City Offices/Utilities. 801-782-8529
(Culinary, Garbage, Sewer)
 Pine View Irrigation 801-621-6555
 Post Office. 800-275-8777

RIVERDALE

riverdalecity.com

City Offices/Utilities. 801-394-5541
(Culinary, Garbage, Sewer)
 Post Office. 800-275-8777

ROY

royutah.com

City Offices/Utilities. 801-774-1000
(Culinary, Garbage, Sewer)
 Roy Water Conservancy *(Secondary)* . . 801-825-9744
 Post Office. 800-275-8777
 Weber Basin Irrigation. 801-771-1677

SOUTH ODGEN

southodgencity.com

City Offices/Utilities 801-622-2700
(Culinary, Garbage, Sewer)
 Pine View Irrigation 801-621-6555
 Post Office. 801-475-9456
 Weber Basin Irrigation. 801-771-1677

UINTAH

uintahcity.com

City Offices/Utilities 801-479-4130
(Culinary, Garbage, Sewer)
 Post Office. 800-275-8777

WASHINGTON TERRACE

Washington Terrace 801-393-8681
 Utilities. 801-393-8681
(Culinary, Garbage, Sewer)
 Pine View Irrigation 801-621-6555
 Post Office. 800-275-8777
 Weber Basin Irrigation. 801-771-1677

WEST HAVEN

westhavencity.com

City Offices 801-731-4519
 Waste Management *(Garbage)* 801-731-5052
 Waste Connections *(Garbage)*. 801-225-5353
 Econo Waste *(Garbage)* 801-627-2680
 Bona Vista Water *(Culinary)* 801-621-0474
 Hooper Water Improvement District 801-985-1991
(Culinary)
 Post Office. 800-275-8777
 Taylor-West Weber Water *(Culinary)* . . 801-731-1668
 Weber Basin Water *(Secondary)* 801-771-1677
 Roy Water Conservancy *(Secondary)* . . 801-825-9744
 WHSSD *(Sewer)* 801-731-5819
 Hooper Irrigation Water 801-985-8429
 Wilson Irrigation Water 801-430-0582