



SINGER REALTY GROUP



Your Step-by-Step Home Buying Guide

A clear, ten-step walkthrough of the buying process, from
financial prep to closing day.

Makayla Englestad

REALTOR | DRE #02189446

MEET YOUR AGENT

About Makayla



Makayla Englestad

Makayla is a real estate agent with a focus on helping buyers, sellers, and investors throughout the San Fernando Valley and surrounding communities. She understands that buying or selling a home is more than a transaction. It's a life-changing experience that requires real care, patience, and expertise at every step.

Makayla is more than a real estate agent. She's also a former Division I softball player and holds a Bachelor's degree in Business Marketing. When she's not showing homes or creating real estate content, she's probably working out, traveling, or spending time with family and friends.

"I'm constantly inspired by the people I meet and their stories. My dream is to help others achieve their real estate goals while building relationships that last a lifetime."

Makayla is proud to be part of **The Singer Realty Group at Realty of America**, a team known for its hands-on client care and for using the power of social media to spread home buying knowledge to a wide audience.

\$150M+

TEAM SALES,
LAST YEAR

100S

FAMILIES &
INVESTORS
HELPED

D1

FORMER
COLLEGE
ATHLETE

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GETTING STARTED

Preparing to Buy



Before you ever step into a home, a little groundwork makes every step after it easier, and puts you in a stronger position when it's time to make an offer.

1

Research

Do you already know where you want to buy? If you want a condo, townhome, or single-family home? Which features do you like and dislike? What's available on the market now? If you answered no to any of these questions, now is the time to start researching. In addition to looking for homes that interest you, also take note of any changes in asking prices. This can give you valuable insight into housing trends in specific neighborhoods and help you when the time comes to make an offer.

2

Decide on Your Budget

Notice this says decide on your budget, not determine how much the mortgage company will give you. In many cases, a mortgage company will pre-approve you for more than you're comfortable spending, which is why you need to determine the monthly payment you feel comfortable with before talking to a lender. This likely includes doing a full household budget and considering what changes, other than a mortgage payment, will occur once you move into your new home. If you've lived in an apartment or with roommates, you may overlook new expenses like garbage, water, or HOA fees that could easily blow your budget.



BUILDING YOUR TEAM

Financing & Representation

With a budget in mind, the next step is lining up the financing and the guidance that will carry you through the rest of the process.



3

Get Prequalified

Just because you think you can afford a certain payment every month doesn't mean the mortgage company will agree. Just as they may approve you for too large of an amount, they may also approve you for a lesser amount or deny you a mortgage altogether. Lack of time at a job, insufficient credit, past bankruptcies, or other financial issues can cause major problems when trying to secure a mortgage. Before you get your heart set on a home, talk to a mortgage professional to find out what amount you can qualify for. This will also be an advantage when you make an offer, since some sellers won't entertain offers from buyers who aren't already prequalified.

4

Choose a Real Estate Agent

Can you shop for, look at, and ultimately make an offer on a home without a real estate agent? Technically yes, but why would you, when it costs you nothing for an agent like me to take much of the stress off your shoulders? Not only will I help identify properties you might be interested in, arrange showings, and handle the offer process, but I also bring a knowledge of the market that you don't possess. Finding the perfect home can be a daunting task. This is where my expertise and wealth of knowledge come into play. Let me show you around some homes that meet your dream home criteria so you can find the one that's right for you.



THE SEARCH

Finding & Offering on the Home

My goal is to provide you with the most personalized service, designed to help you buy your dream home. This is where the search truly begins.



5

Find the Right Home

This should be the most enjoyable step of the entire process (other than moving in!). I will arrange showings of homes you're interested in that are within your price range. Take notes about what you like and don't like, and pay attention to details. Turn light switches on and off, open and close doors, and run the faucets in various rooms. Don't limit your inspection to the home itself. Take time to explore the neighborhood and keep an eye on traffic at certain times of day, the parking situation, and how close it is to necessities like schools and grocery stores.

6

Make an Offer

Once you have selected the perfect home, we will work together to craft a fair offer based on the value of comparable homes on the market. Depending on what the home is listed at and whether the current environment is a buyer's or seller's market, your offer may be below, at, or even above the asking price. I will help you negotiate if you receive a counteroffer and reach an agreement. At this point, the house will go into escrow.



DUE DILIGENCE

Inspection & Financing

With your offer accepted, the focus shifts to confirming the home's condition and finalizing the loan that will fund the purchase.



7

Have the Home Inspected

In most cases, your offer will be contingent on having the home inspected to ensure there is no major structural damage or large repairs needed. I can help you arrange this, and it can typically be scheduled within days of making an offer. If there are no major issues, the process moves to step eight. If there is a concern, you can renegotiate your offer based on what needs to be fixed, or you can withdraw it.

8

Select Your Loan

Now is the time to go back to the mortgage lender who pre-approved or pre-qualified you and choose your mortgage. You'll be presented with various options based on your unique financial situation, including fixed-rate, variable-rate, 15-year, 30-year, or special programs such as VA or FHA loans. Work with your mortgage lender to select the option you feel most comfortable with.



THE FINISH LINE

Appraisal & Closing

Almost there. These final two steps confirm the home's value and make everything official.



9

Get a Home Appraisal

Your lender will have your new home appraised so they have an independent value of it. The appraisal ensures that all parties involved are paying a fair price for the house.

10

Finish Paperwork

No one looks forward to all the paperwork involved in buying a home, but it's a necessary part of the process. Fortunately, everything will be arranged by your lender and title company, and when you're finished, you'll know you are the legal owner of your new home.



Congratulations!

After signing the final paperwork to complete the purchase, you are now the owner of a new house. It may take a few days for your loan to be funded once the paperwork has been returned to the lender, but once that check is delivered to the seller, you'll be all set to move into the home of your dreams.



Let's Find Your Home

Every buyer's journey looks a little different. Whenever you're ready to talk through your options, or just have a question about any of these steps, I'm here to help.

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