

Dart Homes

REAL ESTATE



The Dart
Difference

Hello!

Your home is one of the biggest investments of your life, and when it comes time to buy, you need experts on your side. We're thrilled that you're considering partnering with the Dart Homes team. We're a small team with a big heart and our goal isn't just to get you into your dream home, but also to make it a stress-free experience with a team you come to rely on.

We understand how overwhelming this process can be, which is why we've created this Buyer's Guide to answer some of your questions prior to getting started.

Before you jump into the following pages, here's my personal commitment to you:

- We invest in our clients
- We deliver on our promise, and
- We are high-touch point agents and an unforgettable team

In an industry riddled with gimmicks, shady practices, dishonesty and false promises, we pride ourselves on being different. It's time to get excited about the next chapter of your life!

We look forward to earning your business and welcoming you to our ever-growing family of satisfied clients!

Cheers



From start to finish, Nathan was incredible. He guided us through the entire process and really took us through a very difficult and challenging market and came out on top. There's no one that can compare with Nathan Dart. Period.



Nathan Dart

The Dart Homes Process

STEP 1

FIND AN AGENT

Interview agents recommended by friends or with good reviews online. Ask them about yearly sales stats.

STEP 2

GET PRE-APPROVED

Before you start your search, you need to know what you can afford.

STEP 3

FIND AN HOUSE

Your agent will set you up a search and help you tour houses that fit your criteria until you find the right fit.

STEP 4

MAKE AN OFFER

Once you find the one, your agent will make an offer and negotiate on your behalf.

STEP 5

TITLE REVIEW

To ensure a smooth transfer of property ownership, a title company conducts a search verify the homes history and to make sure there are no existing liens, claims, or encumbrances.

STEP 6

INSPECTIONS

You have the right to determine the condition of the property by subjecting it to a wide range of inspections, including primary home, septic, radon, mold, and termite depending on your offer.

STEP 3

LOAN & APPRAISAL

During the application process, lenders will ask for documents to verify your income and assets and collect the appraisal fee. They will need to verify your income and employment and run credit reports. After the lender has reviewed your history and appraised the property, they will officially approve your loan.

STEP 4

FINAL WALKTHROUGH/CLOSING

Once the contingencies have been removed (typically title, inspections, and financing). You'll do a final walkthrough and you are ready for settlement!

Just because we've handed you the keys doesn't mean our relationship is over. We will be in touch for events and CMA's throughout the year but feel free to reach out for our vetted list of contractor and professional services recommendations, to borrow our moving truck, or if you are thinking about selling!

Key Terms

1.

Appraisal

Assesment of the property's market value, for the purpose of obtaining a mortgage and performed by a licensed appraiser.

2.

Comps

Homes in a given area that have sold within the past several months that a experienced real estate agent uses to determine the value of a home.

3.

Earnest Money (EMD)

A good faith deposit the buyer makes with an offer to show that you are serious about buying the property. In exchange, the seller agrees to stop marketing the property.

4.

Closing Costs

Fees associated with the purchase of the home that are due at the end of the sales transaction

5.

Contingencies

a contingency refers to particular conditions or actions that must be met for a contract to be binding

6.

Final Walkthrough

The buyer reviews the house just before closing to make sure everything is in the same condition and that all home inspection items are fixed.

7.

Pre-Approval

Advanced approval from a bank or other lending institution for a home mortgage.

8.

Lien Search

A background check on the property and the seller to ensure there are no outstanding debts or claims on the property.

9.

Pre-Qualified

Potential buyers provide an overall financial picture and mortgage brokers provide an estimate of what level of loan you will likely be pre-approved for.

10.

Title Insurance

Insurance to protect the buyer and lender against losses arising from disputes over the ownership of a property.

11.

Transfer and Rec Taxes

Fees to local government usually split 50/50 but can be paid by the buyer

12.

Recording Fees

A fee paid to the local government to officially report a sale of the home, usually paid by the buyer.



Let's Get Started!

It's time you look forward to
the next chapter of your life
with peace of mind!



darthomesteam