



BUYER'S GUIDE

True North Group



OUR STORY



Daniel Hsieh

FOUNDER, CEO



Hi there!

Daniel started his real estate journey over 20 years ago when a negative experience selling his childhood home prompted him to commit to changing the real estate industry by providing a world-class experience for his clients, family, and friends.

In his first year in real estate, Daniel won the Rookie of the Year award out of an office with over 600 agents. His passion and success as a real estate broker can be attributed to his joy in helping others succeed by having a client-first mentality and treating them like his own family.

Trust, experience, ability to work well with others, and a finance background in investing have allowed him to meet amazing people and forge lifelong relationships along the way. Outside of the office, Daniel is a triple Ironman endurance athlete, investor, formally trained chef, USF alumni, and above all a devoted husband and loving father who likes to spend time with his family at Disney World and in nature on the weekends!

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Emily Hsieh

OPERATIONS DIRECTOR
FOUNDER

Hello!

Emily is co-owner of the True North Group and has over 12 years of experience as a Systems Engineer. Working for a top defense contractor, Emily specialized in programming, training development, user-centered design, proposal, and cost account management. Emily handles marketing, systems, and supporting transactions. Emily's dedication and attention to detail ensure clients have the best experience possible.

Emily is a University of Pittsburgh and Penn State graduate who loves to study and continuously learn. In addition, she enjoys hiking, yoga, and spending time with Daniel and their family.



TRUE NORTH
GROUP



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While others tell you what you **WANT** to hear, we tell you
what you **NEED** to hear. That is our **True North**.



HOME BUYING PROCESS

1

LET'S GAME PLAN

All about YOU! Schedule a consultation appointment with the True North Group to discuss your needs, lifestyle, the housing market, and how we will accomplish your goals together!

2

GET PRE-APPROVED

Determine your financial road map and get a pre-approval letter from a lender so you can make an offer when you find the perfect home.

3

TOUR HOMES

Start touring homes with your True North advisor.

4

MAKE AN OFFER

Once you find your perfect home, we work together to make an offer. The offer will include the purchase price, contingencies, and a deadline for the seller to respond.

5

GET A HOME INSPECTION

With our help, we will guide you through the inspection process and negotiate any necessary repairs.

6

GET A HOME APPRAISAL

Your lender will order an appraisal for you. In addition, we can help you search for Homeowner's Insurance.

7

CLEAR TO CLOSE

Congratulations! Your loan is approved and you move into your new home.

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LET'S GAME PLAN

Tell us all about YOU! We want to learn about you, your family, your lifestyle, your wish list, and everything that you envision in your new home!

We want to know factors such as your desired location, neighborhoods, number of bedrooms and bathrooms, school zones, community amenities, fenced-in yard, lot sizes, and price. We know every neighborhood in the area and will provide you with a shortcut by recommending the top neighborhoods based on your needs and priorities. True North advisors have your best interest at heart and are as committed to your goals as you are.

You can feel confident and well-informed that you have world-class advisors on your side to guide and lead you through the entire process.

CUSTOMER SERVICE

World-class customer service and a 5-star experience is our highest priority! A client-first mentality is what we're all about. Backed up with proven processes and systems, our team members are available around the clock to guide you throughout the process and answer any questions you have accurately and swiftly. Our clients are family and we treat them with the highest level of respect and care.

OUR EXPERTISE

We possess knowledge and experience investing in hyper-local and national real estate markets paired with global financial markets that go beyond what's available to the general public. This specialized knowledge tilts the odds in your favor and gives you a competitive advantage.

NEGOTIATING SKILLS

With our team's collective experience, expertise, and accreditations, we can guide you through the home-buying process and help you make informed decisions. We know how to navigate complex negotiations to ensure that you ALWAYS get the best deal.

GET PRE-APPROVED

FINANCIAL ROAD MAP

Determine your ideal lifestyle and budget, taking into account your income, expenses, debts, and future financial goals. This includes not only future property appreciation and the mortgage payment but also property taxes, homeowner's insurance, home maintenance costs, and tax deductions.

GET PRE-APPROVED FOR A MORTGAGE

A Pre-Approval letter provides price guidance, estimated payments, and closing costs. A lender will review your finances to determine what you are comfortable with.



GET PRE-APPROVED

DOCUMENTS NEEDED TO APPLY

- Most recent two years of W2s
- Most recent 30 days of pay stubs
- Most recent two (2) months of asset statements including checking, savings, retirement accounts, etc.
- Most recent mortgage statement and insurance bill, if applicable

ADDITIONAL DOCUMENTS FOR SELF-EMPLOYED INDIVIDUALS

- Most recent two years of filed personal tax returns
- Most recent two years of filed business tax returns

LOAN TYPES

Conventional - Allows for as little as 3%-5% down when you're a first-time buyer purchasing a primary residence. You can also use this loan type to purchase a second, vacation, or investment property.

FHA - Allows for 3.5% down and can only be used to purchase a primary residence. Note that you do not need to be a first-time buyer to obtain an FHA mortgage.

VA - Allows you to purchase a home with no money down if you are an active-duty military personnel, veteran, or spouse of a deceased veteran and eligible.

Bank Statement - Allows a lender to review your personal or business bank statements to determine your income. This is a great option for self-employed individuals.

Debt Service Coverage Ratio (DSCR) - Allows an investor to purchase an investment home without verifying income or employment. Instead, the market rent for the property is reviewed to make sure it will cover the monthly payments for the home.

03

TOUR HOMES



RECEIVE PROPERTY UPDATES TAILORED TO YOU

Based on our "Game Plan" session, we will send you properties SPECIFIC to the features and specifications you need in a home and eliminate any homes that don't fit.



SELECT AND SCHEDULE PROPERTIES TO TOUR

Mark the properties you'd like to tour and we will schedule tours based on your availability. Our team will conduct due diligence and bring our findings to the showings.

HOME SHOWINGS

The Fun Part! We tour homes together and get your feedback on what you like or don't like. We will point out the pros and cons of each home and provide you with findings from our due diligence.

MAKE AN OFFER

Once we've found the property you love, we will work together to submit an offer based on market conditions, comparable sales, and data. We will custom-tailor the offer to YOU and include contingencies and any other terms and conditions you may want to include.



WAYS TO STRENGTHEN YOUR OFFER

We know the best ways to strengthen your offer. Some options include:

- Have rock-solid financing in place and have your agent and mortgage loan officer advocate on your behalf
- Cover letter to seller
- Shortening the length and terms of your contingencies
- Closing at a time that works best for the seller

GET A HOME INSPECTION



A home inspection is an evaluation of the home's condition and structure by a professional home inspector. The purpose of the inspection is to identify any issues that may not be easily observable and create additional leverage when negotiating with sellers on repair costs.

During the inspection, the inspector will evaluate the home's electrical, plumbing, HVAC, Roof (4 point), foundation, and overall structural integrity. The inspector will also look for evidence of water damage, pest infestations, and other potential issues.

The inspector will provide a detailed report outlining any issues that they identified. This report can be used to negotiate with the seller for repairs or to adjust the purchase price.

During the inspection period, you can cancel the contract for any reason and keep your escrow money deposit.



GET A HOME APPRAISAL

Your lender will order an appraisal for you. The appraiser is a licensed professional that helps underwrite the market value of your home and gives you confidence that you're getting a great deal.

The appraiser will consider various factors such as the home's size, location, condition, and comparable sales in the area. They will then provide an estimated value of the property based on their analysis.



APPRAISAL CONTINGENCY

It is common for buyers to include an appraisal contingency in their purchase agreement, which allows them to back out if the appraisal comes in lower than the purchase price.

HOMEOWNER'S INSURANCE

You will be required to purchase Homeowner's Insurance policy if you are using financing. We are happy to reach out to our preferred insurance agents to get you the best rate.

APPRAISAL COST

The cost of the appraisal is typically paid by the buyer and can range from a few hundred to a few thousand dollars, depending on the type of appraisal and the size of the property.

CLEAR TO CLOSE

REVIEW THE CLOSING DISCLOSURE

A few days before the closing, you will receive a closing disclosure from your lender that outlines the final details of your loan, including the loan terms, interest rate, and closing costs. Your advisor will review this with you carefully to make sure everything is accurate.

CONDUCT A FINAL WALK-THROUGH

Before closing, your advisor will conduct a final walk-through of the property with you to ensure that any repairs or requested changes have been made and the property is in the same condition as when you made your offer.

SIGN CLOSING DOCUMENTS

You will meet with your advisor at the title company to review and sign documents to transfer the ownership of the property to you, including the mortgage note, the deed of trust, and the settlement statement.

WIRE THE BALANCE TO CLOSE

The balance to close will include your down payment, closing costs, appraisal fee, title insurance, homeowner's insurance, and other charges.



CELEBRATE AND MOVE INTO YOUR NEW HOME!

You're family now! Congratulations on this amazing journey we have embarked on together. We will continue to stay in touch with you for anything you might need as a local resource.

We invite you to share your experience with family and friends and let us know how we can help in the future. You're also invited to all future team events, holiday parties, and fundraisers in our local community.



CUSTOMER REVIEWS



Janis C.

"I worked with Daniel Hsieh, and he was excellent! We were buying a home from out of state, and he was quick to respond to all of our requests. He met with my family in Florida and was always professional and helpful throughout the whole process. He was helpful in giving us advice on other professionals to work with on insurance, mortgage, and home inspection. He was very knowledgeable. I would highly recommend him for any real estate needs."



Oleg K.

"We were lucky to meet with Daniel Hsieh during our home-hunting as the first time buyers in Florida. His deep knowledge of the Orlando area allowed us to be time-efficient and to define an appropriate purchasing price. Daniel scores high in process expertise, responsiveness, commitment, and a very friendly attitude at every step. All showings were perfectly organized and supported by relevant information about each property. Towards the closing date, we also interacted with other Daniel's colleagues, acting flawlessly as a real team. Overall, outstanding customer experience with amazing support!"



Frank M.

"Working with Daniel was the greatest choice we made in helping our family find our forever home. He took the time to listen to what we wanted and needed as a family; he made sure to always fight for what was in the best interest of our family until we found our home. He truly went above and beyond every step of the way, from finding our perfect home, negotiating the best deal, being there to meet with our inspection agent, getting us in touch with the right people, and being there beside us through closing just to ensure there were no hiccups along the way. I truly felt like we had the right person on our side and gained a forever friend. Thank you Daniel for going through so many doors to finally find our perfect home!!!!"



Jennifer H.

"We loved working with Daniel. It was a long process to find the perfect house, but he was so very patient with us. We were searching for 3 months because we were moving from out of town. Once we found the perfect house, he made sure we pulled out all the stops so we didn't lose it. We beat a cash offer with a VA loan which is unheard of. We found our dream house and thanks to Daniel for his recommendation for our loan officer, we were able to close in 12 days for a VA Loan!! We would use Daniel again in a heartbeat. His professionalism and experience are something you do not find anymore in this industry."



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