



# FIND YOUR DREAM HOME

HOME BUYING GUIDE



CYNDI  
ARPIN

BROKER | CA REAL ESTATE AND DESIGN

# ABOUT MY BROKERAGE

CA REAL ESTATE AND DESIGN



CA Real Estate and Design is a local firm dedicated to ensuring a stellar home-buying experience. We believe in providing a boutique real-estate journey filled with personal touches and prompt responses. With 17 years of real estate experience, Cyndi and her team will lead you through your home purchase with expertise and care.

## **The CA Real Estate and Design Advantage**

Upholding principles of leadership, integrity, trust, and honesty, to us, relationships come first. Our keen attention to your desires ensures you find the perfect home.



Don't wait to buy  
Real Estate, buy Real  
Estate and  
**WAIT!**

# GETTING PRE-APPROVED

## WHY IT'S IMPORTANT



Unless you're a cash buyer, before you set your heart on a dream home, it's essential to know what you can afford. The pre-approval process involves a lender checking your credit, verifying your financial and employment information, and committing to lend a specific amount. This gives you a clear price range for your house hunt.

### **Why It's Important:**

A pre-approval letter signals to sellers that you're a serious buyer, backed by a lender's commitment. It positions you more favorably, especially in competitive markets. Moreover, it speeds up the closing process once you've found your home. For a seamless experience, check the three mortgage lender recommendations listed below.

## MY MORTGAGE LENDER RECOMMENDATIONS



**MIGUEL  
DESOUSA**

**774.254.0617  
BANK FIVE**



**BARBARA  
MACOVSKY**

**508.989.4289  
MORTGAGE EQUITY  
PARTNERS**

# NARROW YOUR SEARCH

FIND YOUR DREAM HOME



House hunting is an exciting journey. You've got images swirling in your mind of the perfect space. Maybe it's an open kitchen for fun cooking sessions, or perhaps it's that big yard where summer barbecues will happen.

As you embark on this quest, there are tools to make the process smoother. Below, you'll find a home buying questionnaire designed to pinpoint exactly what you're after. And don't forget about the 'Must-have or Dealbreaker' sheet on the next page—it's there to help refine your vision and ensure you're searching in the right direction.

## MY ATTORNEY RECOMMENDATIONS



CHRISTINA  
MORISSEAU

603.493.9572  
TOUCHSTONE  
CLOSING & ESCROW



SCOTT  
CLIFFORD

781.829.9100  
LIPSEY &  
CLIFFORD

# BUYING ROADMAP

## HOME BUYING PROCESS



**1**

### INTERVIEW

Find and interview a few Agents to see which is a best fit for you. Remember, not every agent is created equal.

**2**

### PRE-APPROVAL

Meet with a lender and get pre-approved! If you need some help finding a lender, I can provide you a few options.

**3**

### HOME SEARCH

We will discuss your ideal price range and criteria and we will begin searching for your dream home.

**6**

### ESCROW

Deposit escrow and complete loan application within time frame of the contract.

**5**

### OFFERS

After finding the right home, we will put in a strong offer and negotiate the terms of the contract.

**4**

### SHOWINGS

We will set up showings and view the homes you are interested in.

**7**

### INSPECTION

Schedule inspections and negotiate any repair requests and issues from inspection

**8**

### FINANCING

Order appraisal and obtain homeowners insurance if needed.

**9**

### CLOSING

Receive clear to close from lender, preform final walk-through before closing, and

# HOME WISH LIST

KNOW WHAT YOU WANT



## MUST-HAVE

## DEALBREAKER

OPEN FLOOR PLAN

☐☐

CHEF KITCHEN

☐☐

HARDWOOD FLOORS

☐☐

WALK-IN CLOSET

☐☐

HOME OFFICE

☐☐

BEAUTIFUL VIEW

☐☐

OUTDOOR LIVING

☐☐

BIG YARD

☐☐

DOUBLE VANITY SINK

☐☐

GARAGE

☐☐

ADDITIONAL MUST-HAVES: \_\_\_\_\_

\_\_\_\_\_

ADDITIONAL DEALBREAKERS: \_\_\_\_\_

\_\_\_\_\_



# HOME BUYING TIPS

## FIRST-TIME HOME BUYERS



#1

**Start With Financial Clarity:** Before diving into house hunting, get a clear idea of your financial situation. This means understanding your credit score, knowing how much you can afford for a down payment, and getting pre-approved for a mortgage. This step not only gives you a budget range but also makes you a more attractive buyer to sellers.

#2

**Choose the Right Agent:** Partnering with an experienced agent can make all the difference. They'll provide insights about the local market, help negotiate offers, and guide you through the complex buying process. Remember, their expertise can be invaluable, especially when facing multiple offer situations.

#3

**Think Long-Term:** When choosing a home, consider your long-term life plans. Are you planning to expand your family, or might you need to relocate for a job in the future? Picking a home that aligns with your future goals ensures you're making a wise investment for the years to come.

#4

**Home Inspection is Key:** Never skip the home inspection! This is your chance to identify any potential issues with the property, from foundational problems to faulty wiring. It can also be a valuable tool for negotiating price adjustments or repairs with the seller.

#5

**Stay Calm and Be Patient:** The buying process can be long, and there might be moments of frustration. You might lose out on a home you loved or face unexpected delays. It's important to remain patient and remember that the right home for you is out there. Every setback is a step closer to that perfect match.

# COMMON QUESTIONS

## FAQ'S



### **Q:** HOW LONG DOES THE BUYING PROCESS TYPICALLY TAKE?

**A:** Most times, it takes between 30-60 days from when your offer is accepted to when you close, if there aren't any unexpected delays.

### **Q:** SHOULD I GET PRE-APPROVED BEFORE HOUSE HUNTING?

**A:** Yes, you should. Getting pre-approved not only gives you a clear budget but also makes your offer look more attractive to sellers.

### **Q:** WHAT ARE CLOSING COSTS AND WHO PAYS THEM?

**A:** Closing costs are fees needed to finalize your home purchase. Both the buyer and the seller usually have their own set of fees to pay.

### **Q:** HOW MANY HOMES SHOULD I SEE BEFORE AN OFFER?

**A:** There's no set number. Some people find their perfect home quickly, while others need to look at several before deciding.

### **Q:** CAN I BUY A NEW HOME IF I HAVEN'T SOLD MY CURRENT ONE?

**A:** You can, but it might strain your finances. You can look into options like bridge loans or making offers contingent on selling your current home.



# WHAT MY CLIENTS SAY

5 STARS ON ZILLOW



This is our third time working with Cyndi and won't be the last! She recently worked with us in selling our starter home and made the process such a breeze, since we were on a time crunch with selling and buying. Cyndi worked so hard helping us search for our forever home and we can't thank her enough. She's amazing at what she does and would highly recommend working with her. Thanks again Cyndi!!



**Ashley Holmes**

Cyndi was amazing from the beginning to the end!!! Phone call's, email, text messages all responded right the way!! No questions without an answer!!! She helped us do the right choice!! During the inspection she took the ownership and showed us things we'll never look for!! If you need a professional to find your new home Cyndi is the one you looking for!!! Thank you Cyndi for all you did to us !!!!



**The Winck Family**

I have had the pleasure of working with Cyndi on a number of occasions. She recently assisted us with the listing of our home and the purchase of a new one. She was both knowledgeable and professional throughout the entire process. Her instincts with regard to best presentation and marketing were spot on, helping us to sell our house quickly in a challenging market. She kept us well informed throughout the process, keeping us abreast of activity with our property and changes in the environment. During negotiations on both sides of the deal, Cyndi was outstanding, always advocating for our best interests. She is a master of her craft, and we are grateful to have had her in our corner.



**Laura Brown**

# WHY CHOOSE ME?

I'LL GIVE YOU 5 REASONS



1

I treat your purchase like it was my own. I understand that this very well will be the largest purchase in your life and want to ensure you have a pleasant and rewarding experience.

2

In the past seventeen years, I've successfully navigated over 400 property deals with thrilled homebuyers, often securing properties below asking prices.

3

Every home buyer is unique, and I get that. I immerse myself in understanding your specific desires, necessities, and timelines to provide a customized buying experience.

4

I embrace cutting-edge home-search tools and technology, from virtual tours to advanced MLS alerts, I ensure you get first dibs on homes that match your criteria.

5

Clear Communication: I keep you informed at every step, from new listings to offer updates, ensuring you feel supported and updated throughout the whole journey.



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