

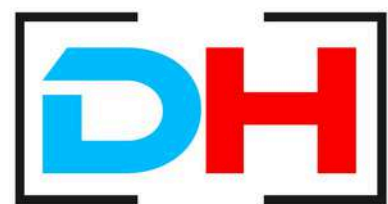
THE

SOLD

PLAYBOOK

The Ultimate Guide to
Buying Your Dream Home!

BROUGHT TO YOU BY
JOHN PAVLANSKY



DREAM HUGE
— REALTY —

MEET THE COACH



Introduction

My name is John Pavlansky, licensed Realtor with Dream Huge Realty. I'm thrilled to be coaching you through the buying process!

All About me

Hey there! My name is John Pavlansky, a licensed realtor with Dream Huge Realty. I was first licensed in March of 2022 & was blessed to sell over 13 Million dollars in my first full year of real estate! Aside from real estate, I'm an avid gym-goer & massive sports fan. When I'm not doing real estate - you can find at the gym or in front of the TV watching a football or basketball game! Go Birds & Go Cavs!



GAME PLAN

Steps to Viewing Properties

1

Buyer Consultation

This is the initial appointment with me. During this time we will discuss what the process involves and get you set up with a lender.

2

Connect With a Lender

I will connect you with a lender to obtain a preapproval letter. Securing a preapproval letter marks the initial step in exploring potential properties. This letter will outline the amount you are eligible to borrow & the type of loan category you fall into.

3

Set up on MLS Search

After obtaining preapproval, I will set you up on an MLS Search. During this time we will go over your wants & needs to send you the most accurate homes. Feel free to keep an eye out on sites like Zillow & Realtor.com, as not every property is on our MLS. Once you find a house you like, contact me and let's go see it!

4

View Houses

Once you discover a house that catches your eye, we'll arrange a showing! Showings are an opportunity for me to point out the positives & negatives of the home and allows you to understand the things you do & don't like in a home! When you finally find your dream home, we'll submit an offer right away!

WARMUPS

Need It / Want It List

BEFORE PURCHASING A NEW HOME, IT IS IMPORTANT TO TAKE A MOMENT AND DIFFERENTIATE BETWEEN WHAT IS A "NEED" AND WHAT IS A "WANT". CONSIDER FACTORS LIKE LOCATION, BASEMENT, NUMBER OF BEDROOMS AND BATHROOMS, KITCHEN-AREA, GARAGE, ETC. THEN, OTHER FEATURES LIKE A FIREPLACE, WALK-IN CLOSET, POOL, DECK, FENCED IN BACKYARD, AND MORE. THIS WILL HELP YOU MAKE THE RIGHT DECISION WHEN SELECTING YOUR DREAM HOME.

NEED IT

WANT IT



WARMUPS

Types of Loans

Conventional:

A conventional loan is like the cool loner in the mortgage world - no government assistance needed! It's a tough nut to crack though, with high credit score demands around 620+. Plus, if you're not bringing at least a 10% down payment to the table, you might be stuck with private mortgage insurance (PMI). With no additional stipulations aside from the property appraising at value, sellers love this loan type more than a golden ticket - it's truly a slam dunk!

FHA:

These special mortgage loans, backed by the Federal Housing Administration (FHA), are like a helping hand for those facing credit hurdles and low on down payment cash. To snag one, aim for a credit score of 580 or higher with a 3.5% down payment. Although helpful, there are some extra appraisal stipulations the appraiser will look for, such as: no chipping paint, GFCI outlets by water sources & handrails up 3 or more steps! This loan can sometimes be a bit less desirable from a seller's standpoint because of the effect of additional time & money spent with any appraisal flags that are called!

VA:

Attention all military superheroes, veterans, and their better halves - listen up! You might just be in for a treat with a VA-backed loan. Picture this: no down payment required! While there's no strict credit score rule from the VA, lenders usually cheer for a 620+ score. Exciting news - loan limits are out the window for first-timers and those who've squared away their past VA loans. Time to make those dreams come true! VA loans, similar to FHA loans, have the same additional stipulations that need to be met during the appraisal for the loan to be approved

USDA:

The USDA loan swoops in to save the day, offering low- and moderate-income buyers a chance to snag homes in rural zones with zero down payment or mortgage insurance needed. Just watch out for those income limits! Again, similar to FHA & VA loans - the extra safety hazard stipulations have to be taken care of before receiving the final loan approval!

Be sure to talk with your lender about which loan option is best for you and your family!

1ST QUARTER

Getting Preapproved

THINGS TO HAVE READY:



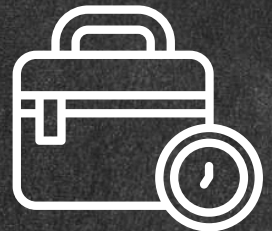
W-2



Bank
Statements



Paystubs



Proof of
work
history

CREDIT SCORE:



Lenders look for minimum
580 credit score but 620 or
above is preferred.

WORK HISTORY:



1 year of consistent W-2
employment
or
2 years of 1099

2ND QUARTER

Writing the Winning Offer

Our strategy will vary significantly depending on whether there are multiple offers or none at all. In a competitive scenario, we intend to submit a stronger offer. While the purchase price is a crucial factor, the winning offer is sometimes determined by the best terms.

STRENGTHEN YOUR OFFER BY ADJUSTING THESE CONTRACT TERMS:

- | | |
|----------------------|-------------------------------|
| → Earnest Money | Possession Date ← |
| → Closing Date | Home Warranty ← |
| → Title Insurance | Expiration Date ← |
| (Company & Who Pays) | Inspections (Remedy Period) ← |

THINGS TO ADD TO YOUR CONTRACT

Escalation Clauses

An escalation clause indicates that a potential buyer is open to increasing their bid for a house if the seller receives a better offer from another party. This clause sets a limit on how much the buyer is willing to exceed the highest offer & the highest amount they're willing to go. By including an escalation clause, buyers are safeguarded in case they are outbid by others, ensuring they stay within their set budget & also saving money by only going over the best offer by a specific set amount.

Love Letters

A love letter serves as a buyer's opportunity to express, "Here's why you should choose my offer." It tugs at heartstrings and can establish an emotional bond between the buyer and seller.

HALFTIME REPORT

Terms to Know

Acceptance – Agreeing to the terms of an offer, thereby creating a contract. As soon as the seller signs onto the purchase offer, you're in contract for the sale of your home, you have now entered into a binding contract or purchase.

Appraisal – A determination of the value of something. A professional appraiser makes an estimate by examining the property, looking at the initial purchase price, and comparing it with recent sales of similar properties. The lender will require the appraisal in order to ascertain the worth of the house for lending purposes.

Closing Costs – A settlement or transaction charges (above and beyond the actual cost of the property) that need to be paid at the close of escrow when the property is transferred. These typically include agent commission, transfer tax, title insurance, escrow and closing fees, prorated property taxes, HOA fees, credits toward closing costs, and attorneys' fees.

Contingency – A provision in a contract stating that some or all of the terms of the contract will be altered or voided by the occurrence of a specific event, usually by specific dates leading up to the closing.

Counter Offer – The rejection of an offer to enter a contract, where the rejecting party includes a different offer that changes the terms of the original offer in some way.

Earnest Money Deposit (EMD) – A partial payment (deposit) demonstrating commitment in a contractual relationship and commonly made in real estate transactions at the time of making a purchase offer. The remainder of the payment is due at the closing date.

Escrow – The holding of funds or documents by a neutral third party prior to closing a home sale.

Escrow Agent – A person, often a title agency or attorney that handles escrow arrangements for a fee, usually paid as part of the closing costs; sometimes called a title agent.

HALFTIME REPORT

Terms to Know

House Closing – The final transfer of the ownership of a house from the seller to the buyer, which occurs after both have met all the terms of their contract and the deed has been recorded.

Home Inspection – A safety and quality assessment on a property that is going to be sold. The inspector examines the structural aspects of the home, heating and cooling systems, plumbing, electrical work, water and sewage to ensure they are all functioning properly. The overall condition of the property is also assessed for fire and safety issues, damages and anything else that can affect its value.

Lead Based Paint Disclosure (LBPD) – Under the disclosure rule, any seller or landlord must disclose information concerning lead-based paint and/or lead-based paint hazards when selling or leasing to any prospective purchaser or tenant of residential housing. The residential housing is covered by the Disclosure Rule are those units built before 1978. The rule also requires disclosure from brokers, real estate agents, and any other agent representing a seller or landlord.

Multiple Listing Service (MLS) – A computer-based service that provides real estate professionals with detailed listings of most homes currently on the market. The public can now access much of this kind of information through websites like Realtor.com and Zillow.

Offer – The buyers' first step in negotiation to buy a home. This takes the form of a full contract that only the seller needs to sign.

Realtor – A real estate agent who is a member of the National Association of Realtors (www.realtor.com) is allowed to call themselves a realtor.

Residential Property Disclosure (RPD) – Requires the seller to indicate any known problems or defects regarding a variety of features and structural aspects of the home.

Title Report – The written analysis of a real estate title search, including property description, names of titleholders, how the title is held, tax rate, encumbrances (mortgages, liens, deeds of trust, recorded judgements, and real estate taxes due). A title report is needed before a lender will agree to finance the purchase of the property.

PLAYS

Introducing Dotloop

Dotloop was created to provide a solution in real estate that allows everyone involved in a transaction to complete, sign, and share documents online.



ALWAYS SECURE

All of your personal information and documents are private and protected through Dotloop.



EASY TO USE

Dotloop's simple design allows the ability to navigate easily when buying or selling a home. Just review, sign, and your document will be shared.



MOBILE ACCESS

Today you manage most of your life while on the go and need to use technology with the option to be mobile. Dotloop's app and mobile-optimized platform enables you to do just that.



2ND HALF GAME PLAN

Roadmap to Your Dream Home



OFFER ACCEPTED



INSPECTION



APPRAISAL



CLOSING



MOVING

3RD QUARTER

What to Expect While We're in Contract



INSPECTION:

Once we get in contract, we will schedule a home inspection. A home inspection is a safety and quality assessment on a property that is going to be sold. The inspector examines the structural aspects of the home, heating and cooling systems, plumbing, electrical work, water and sewage to ensure they are all functioning properly. The overall condition of the property is also assessed for fire and safety issues, damages and anything else that can affect its value. Once this is complete, we will have the chance to request remedies.



REMEDY PERIOD:

After the inspections, there is an opportunity to request repairs or reductions, known in real estate as a "request to remedy." The buyer communicates to the agent which conditions they find unsatisfactory. The agent then drafts the request detailing the repairs the buyer wishes to be completed before closing or we may request money off of the purchase price. Sellers may not address all requested repairs, especially in older homes where achieving perfection according to current codes might be challenging. This is another negotiation period for buyer & seller until an agreement is reached. Once this is complete, your lender will order the appraisal.



APPRAISAL:

After the remedy period, your lender will order the appraisal. An appraisal is the determination of the value of the property. A professional appraiser makes an estimate by examining the property, looking at the initial purchase price, and comparing it with recent sales of similar properties. If the appraisal comes back below the purchase price, other negotiations may need to be made as you can only be loaned the amount of money the property appraises at.

4TH QUARTER

Preparing for Closing

Once the appraisal is done, your lender & title company will finish out their balancing & you will be issued a Clear to Close! You're now just a few days away from closing on your new home!

1

You will receive an ALTA Statement. This document spells out all the debits and credits associated with buying your home. After you check this document, we will schedule a date for closing!

2

When you go to close, you will need to:

- Bring payment to closing
 - If your closing costs are over \$10k, you will need to wire your funds
 - If your closing costs are under \$10k, you can bring a cashier's check to closing.
- Bring your ID
- Plan for a 30-45 minute closing

3

If you have a same day possession, you will get the keys at closing or we will go get the keys to the property together.

If you have an extended possession date, we will stay in contact until it's time to get your keys!

4

CONGRATULATIONS! YOU ARE OFFICIALLY A HOMEOWNER!

UTILITY CHECKLIST

A Helpful Checklist for Transferring or Cancelling Services When Relocating:

- ☐ ASK YOUR BANK ABOUT ELECTRONICALLY TRANSFERRING YOUR ACCOUNTS TO YOUR NEW LOCATION
- ☐ CLOSE OUT YOUR SAFETY DEPOSIT BOX, IF NECESSARY
- ☐ ENSURE THAT ALL INSURANCE POLICIES ARE IN PLACE. BE SURE TO ASK YOUR INSURANCE AGENT TO TRANSFER YOUR COVERAGE TO YOUR NEW HOME AND CONFIRM THAT ALL POLICIES, INCLUDING HEALTH, LIFE, AUTO, AND PERSONAL BELONGINGS, ARE ACTIVE WHILE YOU ARE EN ROUTE TO YOUR NEW LOCATION.
- ☐ SCHEDULE A MOVING COMPANY TO ASSIST YOU OR NOTIFY RELOCATION SERVICES THAT ARE HELPING YOU ON YOUR PLANNED MOVE DATE
- ☐ TRANSFER OR CANCEL SERVICES AT YOUR PREVIOUS LOCATION

Plan for canceling home utilities such as:

- ☐ ELECTRIC
- ☐ GAS
- ☐ CABLE/INTERNET
- ☐ WATER
- ☐ TRASH REMOVAL
- ☐ SEWER
- ☐ SECURITY

Plan for canceling or transferring home deliveries and services such as:

- ☐ CLEANING SERVICE
- ☐ LAWN/SNOW REMOVAL SERVICE
- ☐ BOTTLED WATER SERVICE
- ☐ LAUNDRY/DRY CLEANING
- ☐ AMAZON DELIVERIES
- ☐ FOOD DELIVERY SERVICE
- ☐ PEST CONTROL
- ☐ HVAC

POST GAME RECAP

Would HIGHLY recommend John to any buyer/seller/investor. My Fiancé and I just went through the process of buying our first home with him and he made the process SO smooth for us! John stayed patient the whole time with all of our first timer questions and was extremely knowledgeable throughout the whole process. John was also incredibly on top of everything from start to finish. He sent us plenty of listings in the beginning and checked in to see if we were interested in seeing any homes often! Then once we found something, he was incredibly quick to help us schedule a showing. He then helped us come up with a very competitive offer to help us secure our first home. Towards the end of the process, he ensured we didn't have any questions about the closing process and that we didn't have any loose ends. From start to finish, I couldn't have dreamed up a better realtor to work with. Great person, realtor, and friend!



LOGAN D.

John is one of the most outgoing people I've ever met. He helped us buy our first ever home and since we started to contact him to signing day was about a year. He never once pressured us or ghosted us or anything of the sort. He checked in about once a month until we were ready to get pre-approved and once we were it was go time! Any house we wanted to see he made it happen. Now we have our first house and we couldn't have done it without his help! If you are looking for a realtor who will treat you like a friend instead of a dollar sign then I suggest you give him a call! Thanks John for all you did and hope this helps anyone who is looking to start the process!



KODY L.

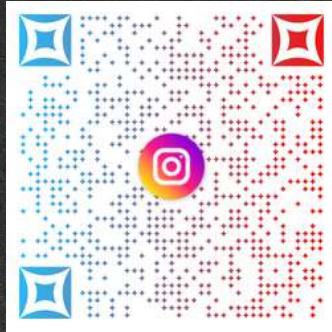
John was absolutely the best fit for us. He is highly motivated and will go to great lengths for his clients. He answered my many questions, day or night, and always kindly and in a way I would understand. He made the process seem so much easier and less scary than I thought it'd be. It's hard to believe he has so many clients, simply because he made me feel like a priority and he always made the time for showings and to answer questions, but at the same time I find it easy to believe that he's a busy man with a lot of clientele because of how great he is and how highly everyone recommends him. He will give everyone the time and attention as if you're his only client. I learned about John through a friend recommended him, and I will do the same and recommend him to everybody. Whenever it comes time to move, I will be returning to John Pavlansky.



BRI O.

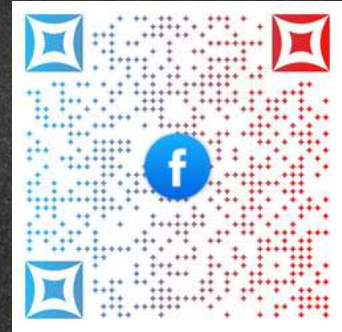
CONNECT WITH ME!

CALL OR TEXT
567-303-4714



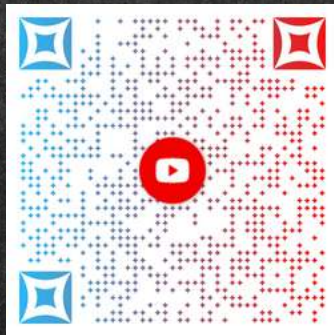
INSTAGRAM:

@JOHNPAYLANSKYREALESTATE



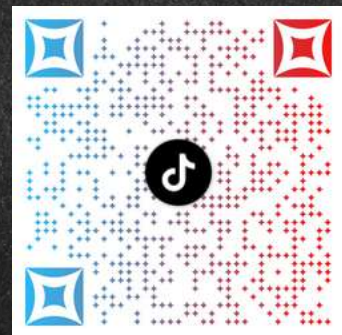
FACEBOOK:

JOHN PAVLANSKY



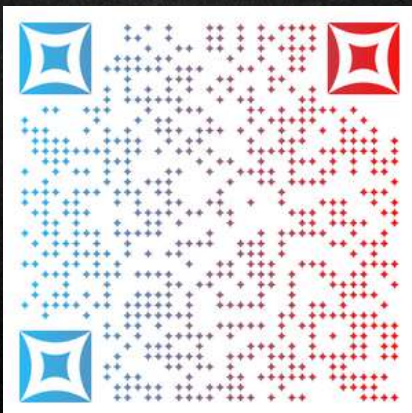
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LEAVE ME A 5 STAR REVIEW!