ELLE REALTY CO. BUYER’S GUIDE

A Step-by-Step Guide for First-Time Buyers

# Welcome to Elle Realty Co.

Buying your first home is a major milestone, and we’re honored to guide you every step of the way. Our team is committed to making the process smooth, stress-free, and successful. We’re here to provide expert advice and celebrate your achievements along the way.

**Step 1: Determine If You’re Ready**Ask yourself:  
• Do I have a stable income?  
• Is my credit in good shape?  
• Am I ready to stay in one place for at least 3 to 5 years?  
• Do I have savings for a down payment and closing costs?  
  
*Tip: You don’t need 20% down to buy a home. Many first-time buyers qualify with 3% to 5% down, and some programs re*quire even less.  
  
  
  
**Step 2: Get Pre-Approved**Before you begin house hunting, understand what you can afford.  
  
What to prepare:  
• Proof of income (pay stubs, W-2s)  
• Bank statements  
• Employment verification  
• Identification and Social Security Number  
  
We can connect you with experienced, reliable lenders to help you get pre-approved with confidence.

**Step 3: Define Your Wish List**Think about:  
• Preferred neighborhoods  
• Number of bedrooms and bathrooms  
• Type of property: single-family home, condo, townhouse  
• Features like garage space, backyard, or basement  
• Proximity to work, school, or family  
  
Tip: Identify your non-negotiables versus your nice-to-haves.  
  
  
  
**Step 4: Start House Hunting**We’ll schedule showings, attend open houses with you, and send you the latest listings that match your criteria.  
  
We also offer virtual tours for long-distance buyers or those with tight schedules.  
  
  
  
**Step 5: Make an Offer**When you find the right home:  
• We’ll perform a market analysis to help you make a competitive offer  
• Draft your offer with contingencies (such as inspection, financing, or appraisal)  
• Guide you through negotiations and counteroffers  
  
Our role is to protect your interests and help you secure your ideal home at the best possible terms.  
  
  
  
**Step 6: The Home Inspection**A licensed inspector will thoroughly evaluate the home. We’ll go over the inspection report and determine the next steps:  
• Request necessary repairs  
• Negotiate concessions  
• Walk away if major issues are uncovered  
  
Your safety, comfort, and investment are our priorities.

**Step 7: Appraisal and Underwriting**After your offer is accepted and the home inspection is complete, your lender will order an appraisal to confirm the home’s value matches the agreed-upon purchase price. At the same time, the underwriting process begins. This is where your lender verifies all financial documents and ensures you’re fully qualified to receive the loan.  
  
Important Reminders During Underwriting:  
  
**Do not:**• Open new bank accounts  
• Apply for new credit cards, loans, or financing (including car loans)  
• Make large, undocumented deposits into your account  
• Switch jobs or employment status  
  
Any major financial changes can delay or even disqualify your loan approval. If you’re unsure about any financial decision during this period, talk to your loan officer or your Elle Realty Co. agent first.  
  
  
  
  
**Step 8: Closing Day**At closing, you’ll:  
• Review and sign all legal documents  
• Pay any remaining closing costs  
• Receive the keys to your new home  
  
Welcome to homeownership!  
  
  
  
**After You Buy**• We’ll help you file for your homestead exemption  
• Refer trusted vendors for repairs, renovations, or upgrades  
• Stay connected for ongoing support, future sales, or investment purchases  
  
Ask about our Homeowner Support Club with seasonal tips, updates, and more.  
  
**Why Choose Elle Realty Co.**• Personalized, one-on-one service  
• Guidance from experienced agents  
• Honest, expert advice  
• Community-based approach  
• First-time buyer expertise  
  
We don’t just help you buy a house — we help you build a future.

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