



Chris & Lianet
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The Homebuying Guide La Guía De Compra De Vivienda

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The Homebuying Guide

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1. Introduction

Welcome to the exciting journey of buying a home! As local market experts, we, Chris + Lianet Manzano with Florida Realty of Miami, are here to guide you through this often-complex process. With years of experience in the Miami real estate market, our goal is to make your experience as smooth as possible.

Moreover, Chris Manzano is also a licensed mortgage originator with NMB Mortgage, which enables us to offer you a comprehensive homebuying experience, from choosing the right financing options to handing you the keys to your new home.

2. Steps to Start the Homebuying Journey

A. Budgeting and Pre-Approval

The first step in any homebuying process is to set a realistic budget. Knowing how much you can afford to spend ensures that you focus on properties within your financial reach. This is where working with a licensed mortgage originator like Chris Manzano comes in handy. He can guide you through getting pre-approved, which will make you a more attractive buyer to sellers.

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B. Create Your Wishlist

Make a list of what you need and what you want in a home. This could range from the number of bedrooms and bathrooms to a fenced-in yard or proximity to work or schools.

C. Assemble Your Team

In addition to your realtors, you'll need a few other key players:

- Real Estate Attorney
- Home Inspector
- Insurance Agent

3. Types of Loans and Financing Options

A. Conventional Loans

Traditional loans not backed by the government.

B. FHA Loans

These are government-backed loans and typically have easier qualification requirements.

C. VA Loans

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For eligible veterans, with no down payment requirements.

D. Adjustable vs Fixed-Rate

Chris Manzano, as a licensed mortgage originator, can guide you through the complexities of choosing between adjustable and fixed-rate mortgages based on your unique needs.

4. Finding the Perfect Home

This is where we, as your realtors, play a significant role. Based on your budget and wishlist, we'll present you with options, schedule viewings, and provide insights that you might not have considered, like local market trends and property valuation.

5. Making an Offer

Once you've found the home of your dreams, we'll help you make a compelling offer based on comparable homes in the area, and negotiate on your behalf.

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6. Inspection and Appraisal

A. Home Inspection

After your offer is accepted, a home inspection is the next crucial step. We'll help you find a qualified inspector.

B. Appraisal

An appraisal will be required by your lender to determine the value of the property.

7. The Closing Process

A. Final Walkthrough

This is your chance to make sure the home is in the agreed-upon condition.

B. Closing Costs

Expect to pay about 2-5% of the home's purchase price in closing costs.

C. Signing the Papers

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Once everything is in order, all that's left is to sign the various legal documents, a process often facilitated by a closing agent.

8. What to Expect After Closing

Congratulations, you're now a homeowner! Expect to receive via postal mail your property deed, promissory note, and mortgage contract within a few weeks post-closing.

9. Final Checklist

- √ Budget and Pre-Approval
- √ Assemble Your Team
- √ Identify Your Needs and Wants
- √ Secure Financing
- √ Find a Home
- √ Make an Offer
- √ Home Inspection
- √ Home Appraisal
- √ Final Walkthrough
- √ Closing

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10. Contact Information

For any questions or concerns during your homebuying journey, do not hesitate to reach out to us.

We're excited to be your partners in this significant life event. Let's find your dream home together!

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Chris & Lianet
M a n z a n o
R e a l E s t a t e A g e n t s

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La guía de compra de vivienda

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1. Introducción

¡Bienvenido al emocionante viaje de comprar una casa! Como expertos del mercado local, nosotros, Chris + Lianet Manzano con Florida Realty of Miami, estamos aquí para guiarlo a través de este proceso a menudo complejo. Con años de experiencia en el mercado inmobiliario de Miami, nuestro objetivo es hacer que su experiencia sea lo más fluida posible.

Además, Chris Manzano también es un originador de hipotecas con licencia de NMB Mortgage, lo que nos permite ofrecerle una experiencia integral de compra de vivienda, desde elegir las opciones de financiamiento adecuadas hasta entregarle las llaves de su nuevo hogar.

2. Pasos para comenzar el viaje de compra de vivienda

A. Presupuestación y aprobación previa

El primer paso en cualquier proceso de compra de vivienda es establecer un presupuesto realista. Saber cuánto puede gastar asegura que se concentre en las propiedades dentro de su alcance financiero. Aquí es donde trabajar con un originador de hipotecas con licencia como Chris Manzano es útil. Él puede guiarlo a través de la aprobación

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previa, lo que lo convertirá en un comprador más atractivo para los vendedores.

B. Crea tu lista de deseos

Haga una lista de lo que necesita y lo que quiere en un hogar. Esto podría variar desde el número de dormitorios y baños hasta un patio cercado o la proximidad al trabajo o las escuelas.

C. Reúne a tu equipo

Además de sus agentes inmobiliarios, necesitará algunos otros jugadores clave:

- Abogado de Bienes Raíces
- Inspector de viviendas
- Agente de Seguros

3. Tipos de préstamos y opciones de financiamiento

A. Préstamos convencionales

Préstamos tradicionales no respaldados por el gobierno.

B. Préstamos de la FHA

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Estos son préstamos respaldados por el gobierno y, por lo general, tienen requisitos de calificación más fáciles.

C. Préstamos VA

Para veteranos elegibles, sin requisitos de pago inicial.

D. Tasa ajustable vs tasa fija

Chris Manzano, como originador de hipotecas con licencia, puede guiarlo a través de las complejidades de elegir entre hipotecas ajustables y de tasa fija según sus necesidades únicas.

4. Encontrar el hogar perfecto

Aquí es donde nosotros, como sus agentes inmobiliarios, jugamos un papel importante. Según su presupuesto y lista de deseos, le presentaremos opciones, programaremos visitas y le proporcionaremos información que quizás no haya considerado, como las tendencias del mercado local y la valoración de propiedades.

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5. Hacer una oferta

Una vez que haya encontrado la casa de sus sueños, lo ayudaremos a hacer una oferta convincente basada en casas comparables en el área y negociaremos en su nombre.

6. Inspección y tasación

A. Inspección de la vivienda

Después de que su oferta sea aceptada, una inspección de la casa es el siguiente paso crucial. Le ayudaremos a encontrar un inspector calificado.

B. Evaluación

Su prestamista requerirá una tasación para determinar el valor de la propiedad.

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7. El proceso de cierre

A. Tutorial final

Esta es su oportunidad de asegurarse de que la casa esté en la condición acordada.

B. Costos de cierre

Espere pagar alrededor del 2-5% del precio de compra de la casa en costos de cierre.

C. Firma de los documentos

Una vez que todo está en orden, todo lo que queda es firmar los diversos documentos legales, un proceso a menudo facilitado por un agente de cierre.

8. Qué esperar después del cierre

¡Felicidades, ahora eres propietario de una casa! Espere recibir a través de correo postal su Deed de propiedad, pagaré y contrato de hipoteca dentro de unas pocas semanas después del cierre.

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9. Lista de verificación final

- √ Presupuesto y aprobación previa
- √ Reúne a tu equipo
- √ Identifique sus necesidades y deseos
- √ Financiamiento seguro
- √ Encuentra un hogar
- √ Hacer una oferta
- √ Inspección de la vivienda
- √ Tasación de viviendas
- √ Tutorial final
- √ Cierre

10. Información de contacto

Para cualquier pregunta o inquietud durante su viaje de compra de vivienda, no dude en comunicarse con nosotros.

Estamos entusiasmados de ser sus socios en este importante evento de vida.
¡Encontremos juntos la casa de sus sueños!

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