

No Nonsense Buyer's Guide

Buyers – purchasing a home is one of the most important & expensive decisions you will ever make. It by no means is an “Easy” process as it can be quite stressful. At No Nonsense Real Estate we guarantee that every home purchase will be a true No Nonsense experience. Upon the 1st conversation with a No Nonsense Realtor you will experience the difference as we will NEVER even start the home buying process until we have assisted you in getting formally pre-approved. Know this pre-qualification letters are absolutely useless, a pre-approval will require you to provide all formal docs to a loan officer allowing you to understand exactly what you can qualify for & what your financial comforts are. It is complete “Nonsense” to start looking at homes, which, you may not be able to afford. All it will do is disappoint you and waste your time. At No Nonsense, time is money & we never waste time.

Unlike many Real Estate brokerages, No Nonsense Real Estate will ALWAYS take time to educate you on the current real estate market. Yes, we actually spend time with every buyer prior to ever showing them a home to explain current market trends, the differences between regular & distressed homes, the drastic variances in home's conditions & the value impacts, & lastly we review how real estate deals are structured & what to expect. Once we've done this, we begin the “house hunting process”.

*“An educated buyer
is a successful buyer.”*

-CHRISTOPHER CIOFFI

It is important to understand that you will need to do your home homework as well throughout the home buying process. You cannot just rely on your realtor, as there are realtors out there who unfortunately are not properly educated on your market. At No Nonsense this will NEVER be the case as we train all of our Real Estate Professionals on current market trends, property valuations, contract negotiation, tricks of the trade we have found through our previous successes. No Nonsense will make sure you have all the tools and knowledge to make a sound decision for you and your family. Houses may look great in photos & the prices may seem to be to go good to be true, in most cases they are & there are unseen issues or problems with the home. We have a proven track record of success and we look forward to showing you why this is.

So you feel you are ready to buy a home? We are excited to assist you & share our proven No Nonsense Approach to Buying a Home. Here is more info on what you can expect when working with a No Nonsense Buyer's Agent:

*“We're by your side
every step of the way, ensuring a
successful closing.”*

-CHRISTOPHER CIOFFI

Identifying Your Method of Purchase

Before the process can ever begin we must understand how you are going to purchase your home. If you are purchasing via Cash we may ask to you to provide verification of available funds as we need to ensure we are only showing you properties within the price range of your cash capacity.

If you are Financing your home, we will assist you in getting “Pre-Approved” by one of several Local Lenders we have access to. Receiving a pre-approval is the most crucial aspect to a financed purchase. We cannot start previewing houses until we have a clear understanding of exactly what you qualify for. You do not go test-drive a Ferrari if you are only qualified for a Toyota Camry. It makes no sense and it's a waste of your time. Furthermore Pre-Approval letters are now required for an offer to be submitted to a seller for acceptance.

Determine Your Current Requirements for a Home Purchase

- What is your target city, general area, or “Dream” neighborhood you want to be in?
- What are your “Wish List” and “Must Have” items you expect in a home?
- What are your specific timeframes you have to purchase your home?

Analyze your Requirements and Provide “Realistic” Expectations

We will make sure what you are looking for is actually realistic based on current market conditions. We do not want you to have false expectations. We will review each of your requirements with you and explain what is achievable and what is unrealistic and why.

Develop a Custom Client Portal Providing Up to Date Properties Meeting your Requirements

Once we fine tune exactly what you are looking for we will develop a custom personal Client Portal, which will provide you with immediate access to any and all properties, which are currently available on the market fitting your criteria. The Portal is live information, which will capture a listing within the minute it was entered into the MLS System. As inventory levels are at record lows, timing is truly of the essence and this feature will ensure we can react immediately on your behalf. No more receiving delayed outdated information from Realtor.com or Trulia.com. You now have the competitive advantage.

Identify Available Properties Meeting Your Requirements

We will be in constant communication with you reviewing each and every property in your portal. We will discuss the details of the homes and compare them to your specific criteria while relating the homes details to market conditions. Through this process we will fine-tune the available homes list and determine, which ones we will preview so we can further determine if they truly meet your criteria.

Schedule Showings to Preview Homes You Would Like to See Immediately Upon your Request

As inventory levels continue to be drastically reduced, it is so important to schedule appointments in a timely manner once you have identified a property that meets your initial interest. A No Nonsense Real Estate Professional will ensure that the showings are scheduled immediately upon your request.

Provide Professional Insight into Every Previewed Property in Relation to Market Standards

Prior to any No Nonsense Real Estate Professional every showing a property to a buyer, rest assured they have conducted detailed due diligence on each and every property. This includes a market valuation of the home, an analysis of the property's history, a detailed phone call with the listing agent, and a clear determination of current status. Should the property be a Short Sale, we will make sure the Listing Agent is educated on Short Sales and is properly preparing the home to submit for lender approval. Should the property be a Foreclosure, we will get details from the Listing Agent on what if any work has been done by the bank and identify if any previous home issues are present or were addressed. This is so crucial to ensure success in these deals and NNRE truly makes sure we are going the extra mile.

*“We are not satisfied by
just meeting buyers’ expectations.
We strive to *exceed*.”*

-CHRISTOPHER CIOFFI

Determine Professional Opinion of Value for Properties of Interest

Determining an accurate opinion of market value for properties, which meet your initial interest is so important in today's market. You need to make sure you are working with a Real Estate Professional that has the tools to accurately do this, as this is the major step that must occur prior to any offers every being drafted. At No Nonsense Real Estate this will always be the case. Now while it is our job to provide accurate opinion of value, be assured the final decision will be up to you and we will always Respect this.

Develop a No Nonsense Strategy on Structuring a Purchase Contract

Once we have an agreed upon value of the property we then must develop the strategy for the Purchase Contract. This will include reviewing each and every aspect of the Purchase Contract and explaining the proven NNRE “tricks of the trade” we have developed to ensure your offer will have a competitive advantage against the competition. With so many properties receiving multiple offers, this is so crucial to your success. We have been in numerous “Highest and Best” situations on behalf of our clients and built quite a successful track record. This

knowledge is truly priceless to every Buyer we work. We will always make sure your offer is within reason and we are providing a real opportunity to Purchase a home.

Engage the Proven No Nonsense Contract Negotiation Process

NNRE Real Estate Professionals are skilled in contract negotiations and you can be assured we will do everything in our power to negotiate the best available deal for you we can. No one can match the proven negotiation skills that we can offer. We have built a solid proven track record and we look forward to performing on your behalf.

Provide Full Client Support During the Contract To Close Process

Securing a Contract is a big accomplishment however once this has occurred the real work begins. What separates NNRE from the competition is that we truly respect the importance of the Contract to Close Process and we will be there with you every step of the way. We will assist in recommending well respected Home Inspectors to ensure the home meets your quality standards, we will be in constant communication with your lender if your financing your home purchase, we will be working with the Title/Closing Company ensuring the accuracy of the figures and NNRE will be consistently working with the listing agent to ensure a smooth streamlined Closing occurs.

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successful closing.”*

-CHRISTOPHER CIOFFI

Review the Final Closing Disclosure Statement with Buyer Ensuring Accuracy and Clarity

The Final Closing Statement can be overwhelming for any buyer to read. We will spend time with you going over every line of the Closing Statement and ensure everything is clear and concise. Rest assured before you sign that closing statement, you will be Educated and will understand the numbers of the deal.

Meet Clients at Closing Company Providing Full Support During Closing

No Nonsense Real Estate is sensitive to how emotional a Real Estate closing can be. We will make sure your No Nonsense Real Estate Professional is there by your side ensuring the process is a streamlined and as painless as possible. Should you have any questions we will be there to answer them.

Shake your Hand and Congratulate you on your New Home Purchase

NNRE identifies success by the smile we see on every clients face when the keys have been handed over to them on their home purchase. We are just as excited as you are as we take pride in performing for our clients and we are genuinely happy for you. A handshake goes a long way and we look forward to shaking your hand congratulating you.

Provide Quarterly Market Reports Post The Closing of Your Home Purchase

Our work does not end at closing. NNRE will make sure we are keeping you up to date on your properties value. It is so important to understand your homes value and the state of your local real estate market. We will maintain communication with you and be there 24/7 should you have any questions.

“Let us show you that our motto
is not just a motto. It’s a *way of life*
for every NNRE professional.”

-CHRISTOPHER CIOFFI

No nonsense, just results.