

BUYER'S GUIDE

Let's find your dream home!



Braylon Robinson

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MEET YOUR AGENT

BRAYLON ROBINSON



I'm a very dedicated real estate agent with a passion for helping clients find their dream homes and making meaningful investments in real estate. I bring years of experience as a seasoned realtor in the industry. With humility I focus on providing exceptional customer service and tailored solutions that fit each client's unique needs. Whether you're a first-time buyer, looking to downsize, or interested in investment opportunities, I'm here to assist you every step of the way. With a bachelor's degree in film post production and background in film project development. Your property description and criteria depiction. Theme is clearly scene and everything you envisioned. I believe that honest communication and trust are fundamental to a successful partnership. My goal is to ensure that your real estate experience is as smooth and enjoyable as possible. I take the time to understand your goals and will work diligently to achieve them. Let me leverage my extensive knowledge and commitment in making your real estate process seamless and successful

Let's Connect



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SIMPLY VEGAS
REAL ESTATE MADE SIMPLE™

SUCCESS STORIES

“

Braylon did a great job finding property for me. I was very pleased with the entire process. He was able to find the exact property i was looking for in the area i requested. He was also able to negotiate a favorable price on the property i purchased. There was some issues with the property that Braylon was able to work out with the selling agent , which dealing with a third party can be difficult. The whole buying process took less than 30 days due to the fact it was a cash purchase. Title and Escrow went smooth except for me not being able to wire money on time. Bralon was able to change the paper work the next day so I could fund the property. Braylon is very accessible, knowledgeable, and always have a positive attitude. This was one of the easiest purchases I've ever made . Thanks again Braylon

- Starwilli112



”



“



Braylon was terrific. He understood exactly what I was looking for and I bought the second home he showed me. He was very helpful through the closing and was available even after I moved into my new home.

-Arlene Lampert



”

“

Braylon did an awesome job assisting us finding house. He has a lot of patience. He catered us to what exactly what we are looking for. Everyday, he will get in touch to schedule a house viewing.

- Vilmaafante



”



YOUR TEAM



*Broker
Owner*

John's extensive experience and visionary leadership in real estate have made him a venerated figure. He is frequently called upon as a contributor, speaker, and consultant, sharing his wealth of knowledge and insights with others in the industry. LIC # B.1000960.LLC

→ **PRINCIPAL AND LUXURY EXPERT**

→ **458 HAPPY SELLERS + NEW FRIENDS MADE**



*Showing
Expert*

Remy offers a unique skill set honed through specializing in listing properties and serving as a showing expert, she excels in navigating contracts, disclosures, and multilingual communication. With a strong network, Remy assists clients in every aspect of their home-buying and home-selling journey

→ **LISTING SUPPORT LEAD**

→ **SHOWING EXPERT**



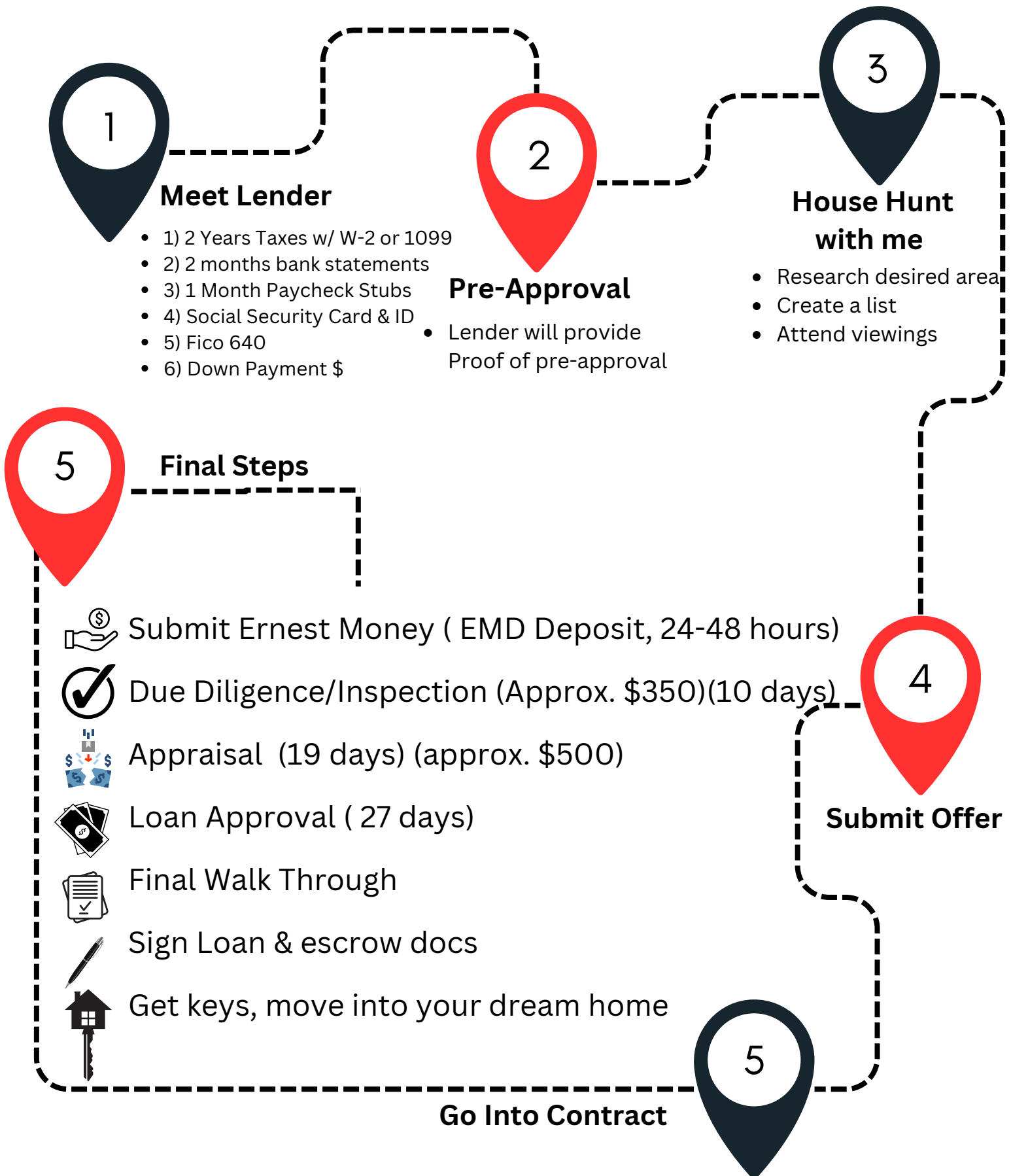
*Keeps you
Moving*

Jess is committed to ensuring smooth and efficient real estate transaction. With a keen eye for detail and a passion for organization, Jess has honed her skills in navigating deadlines, paperwork and providing invaluable support to agents, buyers, and sellers alike. She is committed to delivering exceptional service to exceed expectations and streamline your real estate experience.

→ **TRANSACTION COORDINATOR**

→ **TEAM CLIENT CONCIERGE**

YOUR STEPS TO HOMEOWNERSHIP!!



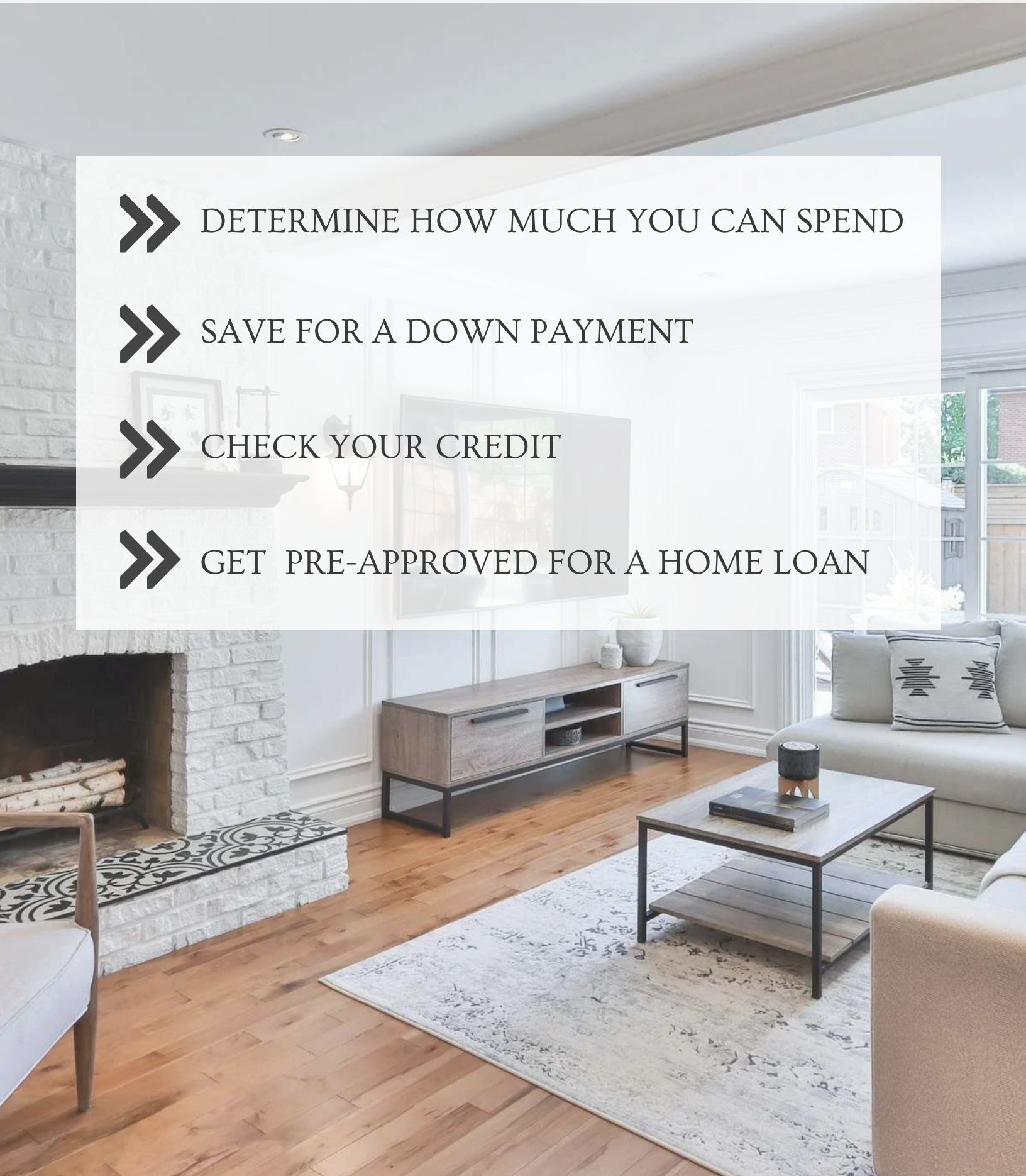
LET'S FIND YOUR DREAM HOME!

*We're here to guide you through the process,
Every step of the way.*



PREPARING TO BUY

- » DETERMINE HOW MUCH YOU CAN SPEND
- » SAVE FOR A DOWN PAYMENT
- » CHECK YOUR CREDIT
- » GET PRE-APPROVED FOR A HOME LOAN



BUT 1ST, GET PRE-APPROVED!

House shopping is an exciting time!
Get pre-approved for a loan first so you can
be ready to make an offer when you find a
home you love.

PRE-QUALIFIED VS PRE-APPROVED

What's the difference between being
pre-qualified and pre-approved?

Pre-Qualified

In order to be pre-qualified, a lender may or may not check your credit score and won't require documentation, only going off what you tell them. This will give you an idea of what you could qualify for, but when you're serious about buying, you'll need to get pre-approved.

Pre-Approved

To be pre-approved, the lender will pull your credit and ask you for documentation to verify your finances. Before making an offer on a house, it is best to get pre-approved to show sellers your offer is serious and that a lender has already approved you for enough money to purchase the home.

WHICH LOAN IS RIGHT FOR YOU?

CONVENTIONAL LOAN

The most common type of home loan, which is offered through private lenders.

FHA LOAN

Loans designed for those with high debt-to-income ratios and low credit scores, and most commonly issued to first-time homebuyers. Offered by FHA-approved lenders only and backed by the Federal Housing Administration.

VA LOAN

Loans designated for veterans, spouses, and reservists, offered through private lenders and guaranteed by the U.S. Department of Veteran Affairs.

USDA LOAN

Loans for homebuyers in designated rural areas, backed by the U.S. Department of Agriculture.

TYPE OF LOAN	DOWN PAYMENT	TERMS	MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
CONVENTIONAL	3 - 20%	15-30 Years	On down payments under 20%	620
FHA	3.5 - 20%	15-30 Years	For 11 years or life of the loan	500
VA	None	15-30 Years	None	640
USDA	None	15-30 Years	None	640

QUESTIONS TO ASK WHEN CHOOSING A LENDER

Interviewing lenders is an important step in determining what type of home loan is best for you. Not all lenders are the same, and the type of loans available, interest rates, and fees can vary. Here are some questions to consider when interviewing lenders:

- Which types of home loans do you offer?
- What will my interest and annual percentage rates be?
- Do I qualify for any special programs or discounts?
- What estimated closing costs can I expect to pay?
- What is your average loan processing time?



HOUSE WANTS & NEEDS LIST

Determine the features you are looking for in your ideal home and prioritize which items are most important to you. No house is perfect, but this will help us find the best match for you.

TYPE OF HOME:

- Single Family Home Townhouse Condo

CONDITION OF HOME:

- Move-In Ready Some Work Needed is OK Fixer Upper

DESIRED FEATURES:

(Circle)

___ Bedrooms ___ Bathrooms ___ Car Garage Small or Large Yard

Ideal Square Footage: _____

Desired Location/Neighborhood/School District: _____

MUST HAVE

WOULD LIKE TO HAVE

MAKING AN OFFER

When we have found a home that you're interested in buying, we will quickly and strategically place an offer. There are several factors to consider that can make your offer more enticing than other offers:

PUT IN A COMPETITIVE OFFER

We will decide on a reasonable offer price based on:

- › Current market conditions
- › Comparable properties recently sold in the area
- › The property value of the house
- › The current condition of the house

PAY IN CASH VS. LOAN

Paying in cash versus taking out a loan offers a faster closing timeline and less chances of issues arising, making it more appealing to sellers.

PUT DOWN A LARGER DEPOSIT

An offer that includes a larger earnest money deposit presents a more serious and competitive offer.

OFFER A SHORTER CLOSING TIMELINE

An offer with a shorter timeframe for closing is generally more attractive to sellers over one with an extended time period with a house sale contingency. A typical closing timeframe is 30-45 days.

NEGOTIATIONS

A seller can accept or decline your offer, or come back with a counter offer. If they send you a counter offer, be prepared to negotiate to come up with reasonable terms for both parties. This process can go back and forth until an agreement is made.



UNDER CONTRACT & IN ESCROW

Once you and the seller have agreed on terms, a sales agreement is signed and the house is officially under contract and in escrow. Here are the steps that follow:

PUT YOUR DEPOSIT INTO AN ESCROW ACCOUNT

Your earnest money deposit will be put into an escrow account that is managed by a neutral third party (typically a title company or bank) who holds the money for the duration of the escrow period. They will manage all the funds and documents required for closing, and your deposit will go towards your down payment which is paid at closing.

SCHEDULE A HOME INSPECTION

Home inspections are optional but highly recommended to make sure that the home is in the condition for which it appears. Inspections are typically completed within 10-14 days after signing the sales agreement.

RENEGOTIATE IF NECESSARY

The home inspection will tell you if there are any dangerous or costly defects in the home that need to be addressed. You can then choose to either back out of the deal completely, ask for the seller to make repairs, or negotiate a lower price and handle the repairs yourself.

COMPLETE YOUR MORTGAGE APPLICATION

Once you've come to an agreement on the final offer, it's time to finalize your loan application and lock in your interest rate if you haven't done so already. You may need to provide additional documentation to your lender upon request.

ORDER AN APPRAISAL

An appraisal will be required by your lender to confirm that the home is indeed worth the loan amount. The appraisal takes into account factors such as similar property values, the home's age, location, size and condition to determine the current value of the property.

WHAT NOT TO DO DURING THE HOME BUYING PROCESS

It's extremely important not do any of the following until after the home buying process is complete:

- ✘ Buy or Lease a Car
- ✘ Change Jobs
- ✘ Miss a Bill Payment
- ✘ Open a Line of Credit
- ✘ Move Money Around
- ✘ Make a Major Purchase



Any of these types of changes could jeopardize your loan approval. It's standard procedure for lenders to also do a final credit check before closing.

FINAL STEPS BEFORE CLOSING

Insurance Requirements

Most lenders require both homeowner's insurance and title insurance. See following pages for more detailed information on each of these.

Closing Disclosure

At least 3 days before closing, lenders are required to provide you with a Closing Disclosure with your final loan terms and closing costs for you to review. Closing costs for the buyer typically range from 2-5% of the purchase price, which can include lender fees, lender's title insurance, and HOA dues if applicable.

Final Walk Through

Within 24 hours of closing we will do a final walk through of the home before signing the final paperwork. This last step is to verify that no damage has been done to the property since the inspection, that any agreed upon repairs have been completed, and that nothing from the purchase agreement has been removed from the home.

Next Step: Closing!

TITLE INSURANCE

PREFERRED TITLE COMPANY IS CLEAR TITLE

WHAT IS TITLE INSURANCE?

Title insurance protects the lender and/or homeowner from financial loss against claims regarding the legal ownership of a home.

HOW DOES TITLE INSURANCE COVERAGE WORK?

There are two types of title insurance: one for lenders and another for homeowners. Lender's title insurance is required by lenders but it does not cover you. A separate homeowners policy is needed to protect yourself from a claim on your home, and from being held financially responsible for possible unpaid property taxes from previous owners.

IS A TITLE SEARCH SUFFICIENT?

While most lenders require a title search, the title insurance ensures that if anything is missed during the search, those insured will be protected if any legal issues arise.

HOW MUCH DOES TITLE INSURANCE COST?

Title insurance is a one-time fee that is paid at closing, which costs between \$500-\$3,500 depending on the state, insurance provider and the purchase price of the home. Some companies will offer a discount if you bundle the lender's and owner's policies, but typically the buyer purchases the lender's policy and the seller pays for the owner's policy.

CLOSING DAY

Congratulations, you made it to Closing!

On the day of closing you'll be going over and signing the final paperwork, and submitting a cashier's check (or previously arranged wire transfer) to pay the remaining down payment and closing costs.

ITEMS TO BRING TO CLOSING:

- ✓ Government Issued Photo ID
- ✓ Homeowner's Insurance Certificate
- ✓ Certified Funds or Cashier's Check
- ✓ Final Purchase Agreement

Enjoy your new home!

PREFERED PARTNER'S
BUYER REPRESENTATION

CREDITS

Negotiating a seller concession to cover your buyer's agent representation is not a guaranteed outcome. To ease this concern, our partner companies are generously providing extra credits to assist with these expenses.

While it is not mandatory to use any of our affiliated companies, it is something worth considering.

For the average home price in Las Vegas, these combined credits total over \$3,000. Should your buyer's agent commission be fully covered through negotiation, you can utilize these credits to cover any other costs you may incur, providing you with financial flexibility and peace of mind throughout the transaction.

A LUXURY ESCROW EXPERIENCE

As the sister company to Simply Vegas, Clear Title has been delivering exceptional luxury service since 2015, meeting the high expectations of our elite clientele. When closing a transaction through Clear Title, you can expect a true white-glove experience.



PREFERRED PARTNERS



Streamline Team at Cross County Mortgage provides comprehensive mortgage solutions tailored to fit the needs of homebuyers. They offer a variety of loan products, including conventional, FHA, VA, and USDA loans, and provide expert guidance throughout the loan process. Their dedicated team is committed to delivering personalized service, ensuring that clients find the best mortgage options for their financial situations. Our lending partner plays a crucial role by crediting you back 40 basis points of your loan. This significant contribution helps to offset your buyer's agent fees, making the financial aspect of your home purchase more manageable.

Clear Title assists clients with closing processes, resolving title issues, and offering guidance throughout the transaction. Their experienced team is dedicated to delivering efficient, reliable, and personalized service to meet the unique needs of each client.

our trusted escrow and title company will provide you with a **\$250 credit** towards these fees. Their commitment to easing your financial burden ensures that more of your resources can be directed towards other aspects of your move.

BUYER'S AGENT COOPERATIVE COMMISSION

NAR SETTLEMENT



The National Association of REALTORS® (NAR) has announced a settlement to end litigation related to broker commissions, affecting over one million members and various REALTOR® associations and MLSs. This settlement includes a \$418 million payment.

NAR denies any wrongdoing related to the MLS cooperative compensation model but agreed to new rules **prohibiting offers of broker compensation via MLS** and requiring written agreements between MLS participants and buyers.

Changes NAR Agreed to Implement:

- Prohibit MLS Compensation Offers: **Sellers CAN offer a Co-Op** it just MAY NOT be marketed through the MLS
- Written Agreements: Requirement for MLS participants working with buyers to enter into written agreements with their buyers.
- Continued Option for Compensation: **Offers of broker compensation can still be pursued off-MLS through negotiation.**
- Implementation Timeline: Changes effective mid-July 2024.

In summary, sellers can still offer cooperative commissions to buyer agents. Those who choose not to might limit their pool of potential buyers, as this additional expense may not be easily absorbed by buyers. With the new buyer broker agreement system, every buyer must have a written agreement with their agent, detailing commissions. Whether you offer a commission or not, expect it to appear in the contract as a requested closing cost. The decision to offer a commission is entirely up to you.



Why Title Insurance?

Title Insurance Covers Things Like...

A defect in title caused by forgery, fraud, undue influence, duress or incompetency

A defect in title caused by undisclosed error mortgage or other liens

No right of access to and from the land

A defect in title caused by improper execution of documents

A defect in title caused by documents not being properly filed, recorded or indexed in the Public Records

Homeowners Insurance Covers Things Like...

Damage to the contents of your home

Theft of personal property in your home

Living expenses if your home is uninhabitable

Damage to your home caused by fire, hail, windstorm and vandalism

Personal liability for bodily injury or accidents to guests in your home

Structural damage to your home or detached structures

The Choice Is Clear

Green Valley

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Summerlin

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