

# THE BUYER'S GUIDE

YOUR GUIDE TO YOUR  
DREAM HOME

---



**GET IN TOUCH**  
**HOLLY CROUSE**  
PB 18651  
PRINCIPAL BROKER

🌐 [MauiRealtyConnections.com](http://MauiRealtyConnections.com)  
✉ [MauiRealtyConnections@gmail.com](mailto:MauiRealtyConnections@gmail.com)  
☎ 808-269-4942





# GETTING STARTED

## BUYERS GUIDE



Whether you're a first-time home buyer or someone who has purchased several homes, buying a home is a major life decision and one of the biggest investments of your life. The process of purchasing a home can often be overwhelming and intimidating, the never ending resources and platforms online make it that much more daunting. This is why you need you need an expert to help guide you through the process and educate you along the way.

Understanding that every buyer is unique, it's important to strategize and tailor the process to each individual client making sure we find their ideal home for their specific needs and financial goals.



# THE PURCHASING PROCESS

## PRE-SEARCH

It's important to know how much you can comfortably spend and be able to back that up with verification from a bank or lender.

You should also be aware that there are closing costs associated with every transaction in Maui for both buyers and sellers. These costs differ between condominiums and residential properties and depend on the contract price. Your agent and escrow officer can help you understand the expense associated with property insurance, title fees, mortgage recording tax, etc.





# THE PURCHASING PROCESS

## FIND AN AGENT

Connect with a licensed real estate agent who is knowledgeable about the neighborhoods you're considering and can help guide your search




### **HOLLY CROUSE**

PB 18651  
PRINCIPAL BROKER

 [MauiRealtyConnections.com](https://www.MauiRealtyConnections.com)

 [MauiRealtyConnections@gmail.com](mailto:MauiRealtyConnections@gmail.com)

 808-269-4942



## GET PRE-QUALIFIED

Before beginning your search, your first step is to get pre-approved for a mortgage loan (unless you will be paying the full price of your home in cash). Connecting with a trusted lender who is from the area is important. Your agent can connect assist with this introduction.



Based on your income and credit history, the mortgage broker will determine how much a bank will lend you, which will help you determine the price range for your search. You'll also want to understand the costs associated with purchasing a home.

- Down Payment
- Earnest Money Deposit
- Closing Costs



## VISIT PROPERTIES

Now is the time to consider your ideal home's location and amenities. You will attend viewings and open houses spanning a range of areas and property types. Additionally, your agent will activate notifications for exclusive Coming Soon and Off- Market properties as they hit the market.

## *THE SEARCH AND VISITING PROPERTIES .*

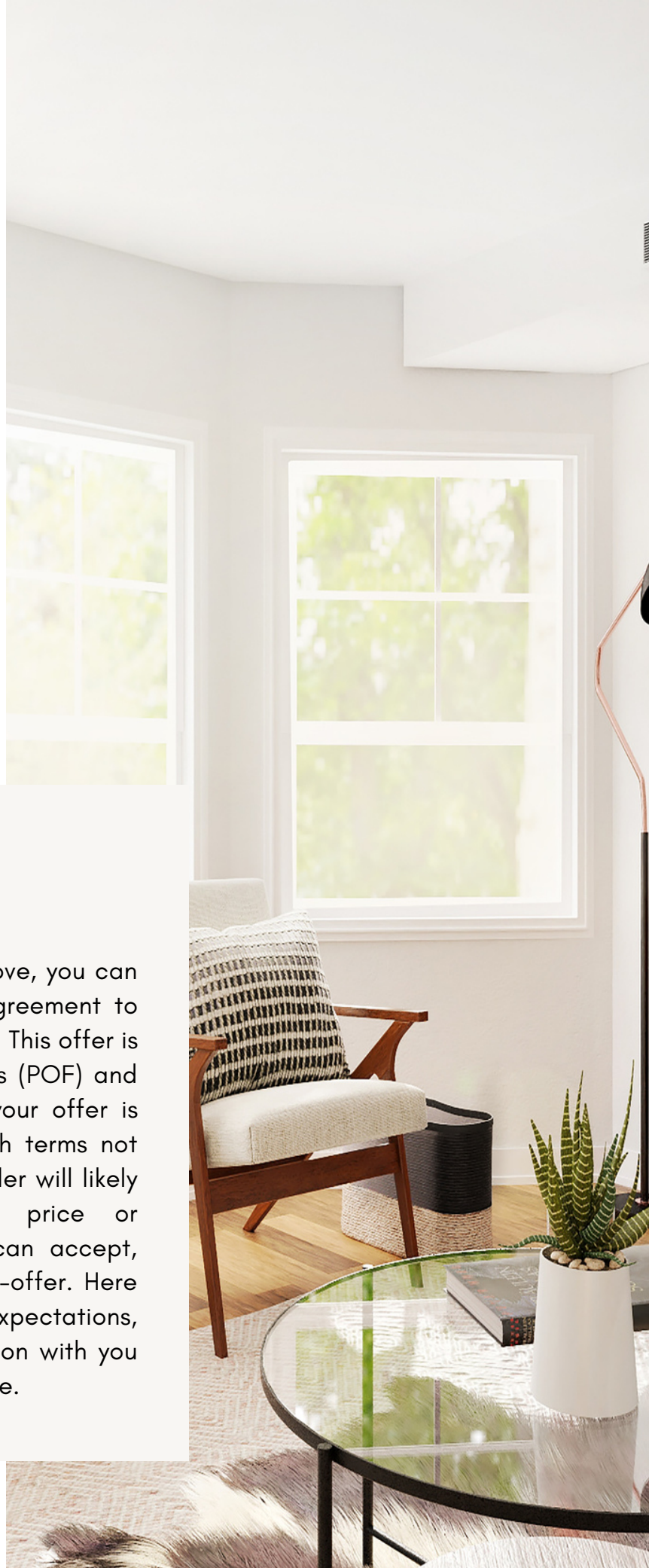
This process is different for each buyer and can take anywhere from a couple weeks to 3-6 months. Knowing where you want to live and the lifestyle that the neighborhood offers is the first step in the process. Once you have that down to two or three neighborhoods it's time to focus on the amenities within the home. Filtering these between needs and wants is a vital step of the process. This is done by attending open houses and seeing properties.





## PACKAGING AND SUBMITTING OFFERS

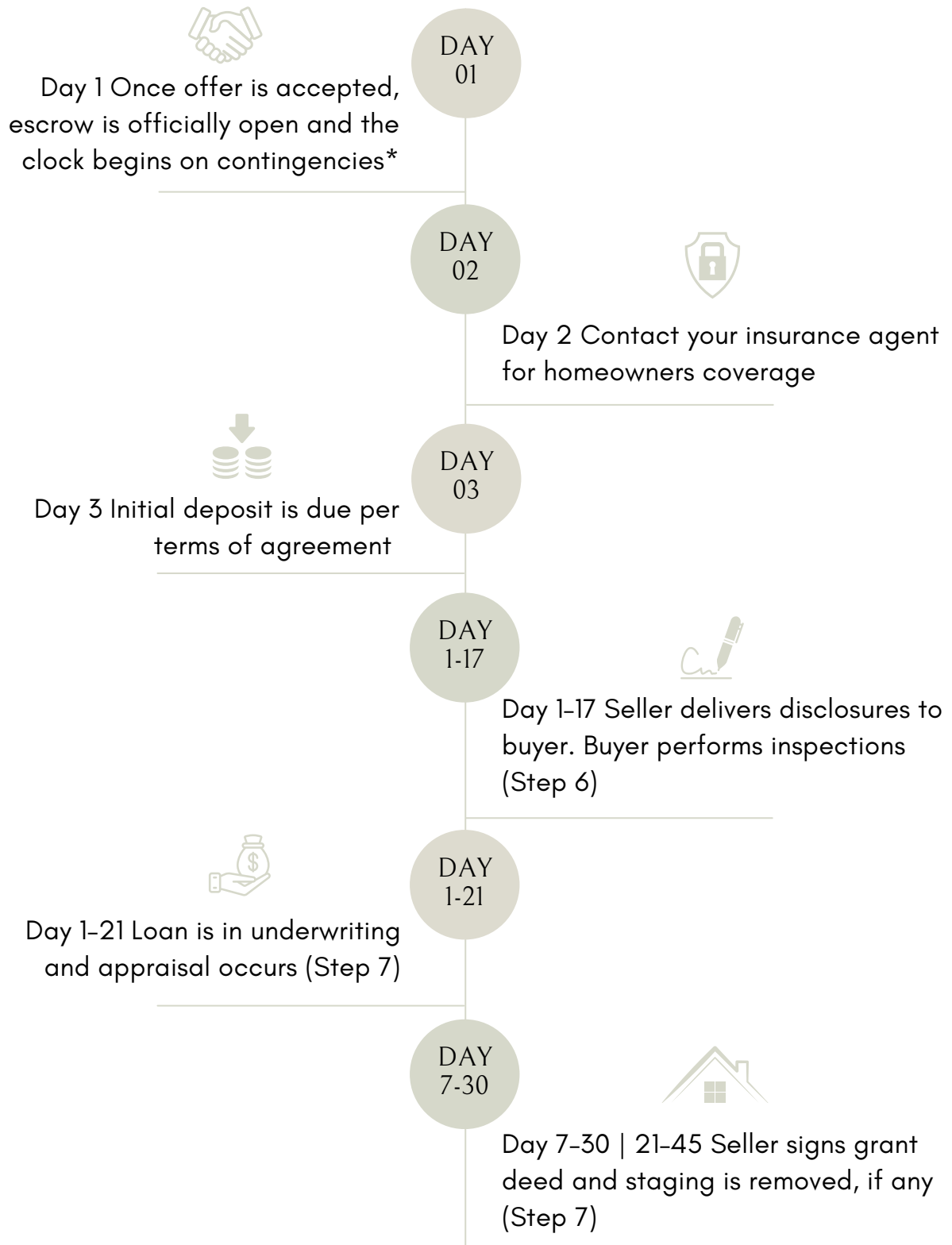
Once you identify a home you love, you can put in an offer, which is an agreement to pay a certain price for the home. This offer is packaged with a Proof of Funds (POF) and Pre- Approval Letter. Note: if your offer is lower than the list price or with terms not acceptable to the seller, the seller will likely return with a counter-offer price or acceptable terms, which you can accept, reject, or make another counter-offer. Here communication is key, setting expectations, and being in close communication with you agent to strategize and negotiate.





# ESCROW PROCESS

LIFE OF AN ESCROW: 30 & 45 DAY ESCROW PERIOD)



End of Escrow Within final week of escrow period, buyer signs loan and closing documents and wires in closing funds (Step 10)

Day 30-45 Loan funds and escrow closes (recordation)



## LOAN, APPRAISAL, & CLOSING

Organize an appraisal with your bank. Your completed mortgage application with all supporting documentation should be submitted to your chosen lender upon receipt of the fully signed Purchase Agreement. The bank then issues loan approval. Consequently, the buyer wires the closing funds with the homeowner's insurance in place, and then the loan will be funded with clearance to close.

---

## HOME INSPECTIONS: REVIEW DISCLOSURES, REPORTS & REPAIRS

It is the buyer's duty to schedule all desired home inspections and determine the overall condition of the property within the agreed timeline and contractual contingencies. Buyer will also review the disclosures and preliminary title report. You may approve or negotiate credits/repairs. Prior to closing, remember to schedule a final walk-through of the property to verify property is still in acceptable condition and any negotiated repairs were done. Your Agent will assist you with this process.





WELCOME HOME!

CONGRATULATIONS! YOU ARE NOW A HOMEOWNER.

Contact me today to see how I can help you find your new home. Having an agent you trust, is knowledgeable about the area, is transparent, and most of all communicates with you so you know what to expect makes all the difference in the process. Buying a home is fun and should not be stressful!



**GET IN TOUCH**  
**HOLLY CROUSE**  
PB 18651  
PRINCIPAL BROKER

🌐 [MauiRealtyConnections.com](https://www.MauiRealtyConnections.com)  
✉ [MauiRealtyConnection@gmail.com](mailto:MauiRealtyConnection@gmail.com)  
☎ 808-269-4942