

Home Buying Manual

Especially Designed for , Teachers, Fire Fighters and Rescue, Police/ Sheriff Officers & ADC Personnel and Nurses



2006



This Organizer Will Help Make Your Home Buying Journey Easier.

Pertinent Phone Numbers

Steps of Purchase, Loan and Settlement Process'

Personal Preferences

Potential Home Choices

Neighborhood Information/Checklist

Utility Information

Home of Choice Settlement Information

Exclusively Offered by Pamela Struss , Realtor of RE/MAX Bay Country



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H.A.T. and H.E.P. TEAM MEMBERS– NOVA

Pam Struss, Realtor, RE/MAX Bay Country pamelastruss@remax.net www.housingallteachers.com www.housingessentialpersonnel.com	(703) 216-1933
Sandy Hartman, RE/MAX Allegiance	(703) 491-2998
Cindy Royster, RE/MAX Allegiance	(703) 505-2868 (703) 491-2998
Brenda Weitzel, Allied Home Mortgage Capital	(703) 405-0576 (703) 989-5623
Gary Nester, George Mason Mortgage	(703) 680-3998
Marc Lipman, Real Estate Attorney	(703) 472-9957
Homesure Home Inspections	(703) 385-5760
Molly Flory, Old Republic Insurance Company Home Warranty	(800) 445-6999 ext 1428
Lou Wince, Farmers' Insurance Group	(703) 490-4903
Apartment Partners:	
Battery Heights Apartments Manassas	(703) 369-0859
Chatsworth Park (Apt.) West PWC	(703) 392-3515
Dominion Middle Ridge (Apt.) East PWC	(703) 590-5700
Fox Run Apartments Route 1	(703) 221-2700
Haverhill Apartments	(703) 365-9949
Springwood Apartments East PWC	(703) 590-2297
Windsor Park Apartments East PWC	(703) 590-3006



H.A.T. and H.E.P. TEAM MEMBERS— NORTHERN NECK/MIDDLE PENNSISULA

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Apartment Partners:

STEPS TO PURCHASING A HOME

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Call Pam at 703-216-1933 for initial consultation

Set personal criteria for home-visit www.housingallteachers.com or
www.housingessentialpersonnel.com

Call H.A.T./H.E.P. Team Loan Officer to get pre-qualified

If using PWC Officer of Housing and Community Development down payment and closings costs assistance, complete application and home buying education class requirements. (Remember Pam has arranged for her clients to take the classes on-line.

Schedule appointment with Pam, Sandy or Cindy to look at homes
A worksheet will be provided to help you narrow choices and make an offer on the best

Once the offer is accepted:

Meet with your Loan Officer and finish loan application process and provide all requested documentation

Attend home inspection (after school)

Contact Insurance Agent for homeowner's coverage

Attend walk thru inspection just prior to settlement

Attend settlement, sign!!!!

MORTGAGE PROCESS

H.A.T./H.E.P. Loan Officer obtains credit report and reviews it with you

Dispute any incorrect information if needed

Send ratified contract to loan officer (Pam will take care of this for you)

Make final loan application

Appraisal ordered by loan officer on your new home

Loan package submitted to underwriter

Loan approved!

Obtain and provide proof of homeowners insurance

Settlement papers and funds sent to Settlement Attorney

SETTLEMENT PROCESS

Review of sales contract

Review of title work (review land records)

Review survey (boundary survey)

Prepare case for settlement and schedule loan with lender

Receipt of lenders paperwork and settlement figures

Secure title insurance

Prepare all settlement paperwork

Settlement

Review and Disburse all settlement paperwork and funds

Process recorded documents and title policies

Personal Preferences

List all your personal likes for your dream home and each of its rooms.

Master Bedroom	Master Bath
Bedroom 1	Kitchen
Bedroom 2	Dining Room
Bedroom 3	Living Room
Bathroom	Garage
Community	Yard

OBSERVATION AREAS

Form by Top Producer

NEIGHBORHOODS**1. REVIEW STATISTICS**

Assess Average Household Age for Areas
Assess Census Wealth Ratings
Review Sale to Listing Ratios for Areas

2. WHAT TO LOOK FOR IN COMMUNITIES

Special Amenities Within Tax Base
Special Weather Concerns/Benefits
Maintenance of the Neighborhood Yards
Average Price Range Within Area

3. SCHOOLS

Where are the Closest Public Schools
How is the School District
Where Are the Private Schools
Where is Day Care

4. LOCAL MERCHANT INDUSTRY

Where is the Local Shopping Area
Where is the Closest Regional Shopping
Where is the Closest Convenience Store
Where is the Closest Dry Cleaners
Where is the Local Restaurants, Fast Food
Where are Convenient Gas Stations
Where are Convenient Banks, Savings, ATM

5. PUBLIC FACILITIES

Where is the Closest Park
Where is the Closest Library
Where is the Closest Recreational Facility
Where is the Closest Hospital
Where are the Closest Churches

6. COMMUTING OPTIONS

Is there Rail Service
Is there Bus Service
Where is the Closest Commuter Lot

HOUSING DETAILS**1. FINANCING DETAILS**

Does the Home Have Favorable Mortgage
Are the Payments Variable or Fixed
What are the Amount of Taxes & Insurance
Is the Owner Offering Terms (Closing Costs Assistance)

2. FLOORPLAN

How Many Bedrooms & Where are They
How Many Baths & Where are They
Are There Family Living Areas
Are There Formal Areas
What are the Kitchen Amenities
What Special Rooms are in the Home
What is the Square Footage per Level

3. EXTERIOR FEATURES

What is the Exterior Facing
What Amenities Does the Yard Have
How Large is the Lot
Maintenance of the Yard
Maintenance of the Exterior

4. GENERAL FEATURES

Where are the Schools to the Home
Where is the Shopping
What Remarks Have Been Provided
Special Amenities to the Home



PROPERTY FEATURES ANALYSIS***RATE ONLY THE BEST HOMES AS TO THEIR FEATURES & BENEFITS FOR YOU.*** Form by Top Producer

FEATURES	HOME #1	HOME #2	HOME #3
ADDRESS			
PRICE			
STYLE			
BEDROOMS			
BATHROOMS			
KITCHEN			
LIVING ROOM			
DINING ROOM			
OTHER ROOMS			
SPECIAL FEATURES			
GARAGE			
LANDSCAPE			
UTILITY INFO.			
LOCATION			
REMARKS			
COMMUTING OPTIONS			