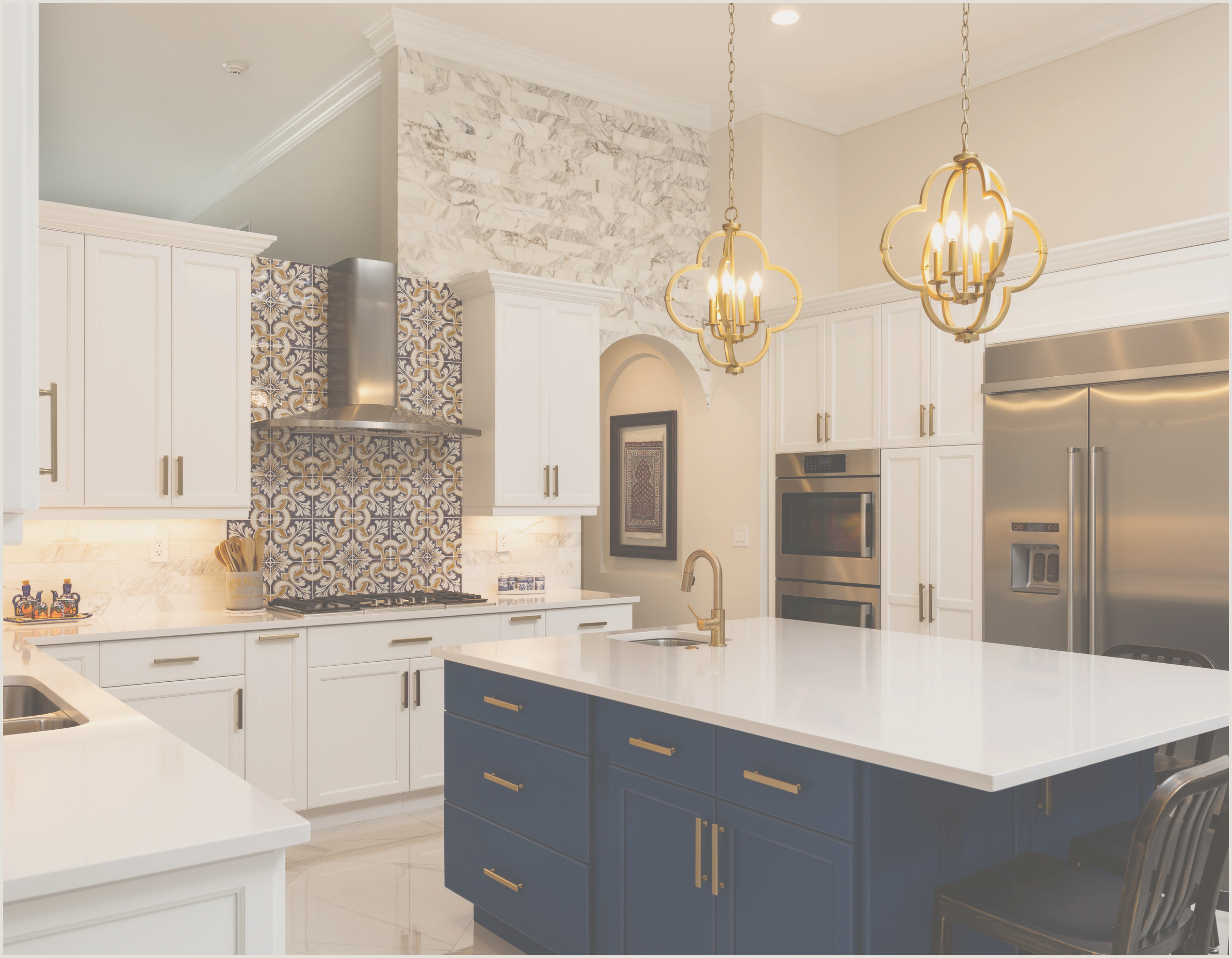

BUYER'S Guide

An Essential Guide for Finding Your Dream Home!

Home Buying *Process*

1 PRE-APPROVAL

- Meet with a lender
- Determine the right mortgage
- Get a pre-approval letter

2 HOME SEARCH

- Discuss your criteria with buyer's agent
- Begin your home search
- View the homes you are interested in

3 OFFER & NEGOTIATION

- Submit a strong offer
- Negotiate the terms of the contract
- Research comps with your agent

4 INSPECTION & APPRAISAL

- Schedule home inspections
- Review appraisal
- Negotiate repairs & begin title review

5 PRE-CLOSING

- Confirm the repairs are made
- Carry out a pre-closing walkthrough
- Send funds to title company

6 CLOSING

- Review closing statement
- Sign the closing documents
- Receive your keys

1

PRE-APPROVAL

What You Should Know Before You Start

PRE-QUALIFIED VS. PRE-APPROVED...WHAT'S THE DIFFERENCE?

- **Pre-Qualification** is an estimate of what you may qualify for based on basic financial info you provide—no documents required.
- **Pre-Approval** is a stronger step that involves verifying your income, credit, and assets, giving sellers more confidence in your offer.

GET PRE-APPROVED TODAY WITH OUR PREFERRED LENDING TEAM!

Guild Mortgage Company
962 E Chambers Street, Ste 8
South Ogden, UT 84403

¡HABLAMOS ESPAÑOL!

Our mission is simple: to become your family's trusted lender for life by delivering unmatched service, guidance, and support through every stage of homeownership.

What Makes Us Unique?

✓ **Client-First Approach** – We prioritize education, transparency, and communication, ensuring every borrower feels confident and informed.

✓ **Tailored Loan Solutions** – From down payment assistance to niche loan products, we match you with financing that truly fits your needs.

✓ **Local Expertise** – As Utah and Idaho-licensed professionals, we understand the local markets, state-specific programs, and community dynamics.

✓ **Lender for Life Philosophy** – We're not here for just one transaction—we build lifelong relationships with you and your family through every home purchase, refinance, and milestone.

Let us help you take the hassle out of home financing—because you deserve a mortgage experience that feels easy, personal, and stress-free.

Scan or **click here** to apply online!

SCAN ME

Call or text
#801-645-6178

Scan or **click here** to read our reviews!

2 Home Search Tips

INVESTIGATE THE AREA

Drive around neighborhoods that interest you to get a feel of the area, how the homes are cared for, what traffic is like, etc.

KEEP AN OPEN MIND

Finding your dream home isn't always an easy task! Have a priorities list but keep an open mind when viewing houses.

BE READY TO MAKE AN OFFER

When you find a home you want to buy, keep in your mind there may be others interested in it as well. Be ready to make a solid offer quickly in order to have the best chance at getting that home.

3 Offers & Negotiations

Information Needed

- Before submitting an offer, we'll confirm your **pre-approval, offer price, down payment**, and **closing terms**. Once submitted, we may negotiate price, repairs, or closing costs.
- Once accepted, you'll submit your **escrow deposit**, complete inspections, and move forward with financing. Most closings take **30–45 days.**

4 Inspection & Appraisal Guide

Understanding the Process

Home Inspection

A licensed inspector checks the home's major systems and structure. You'll receive a report to help decide whether to request repairs or move forward.

**Takes 2–4 hours – Attend if you can and ask questions!*

Home Appraisal

Ordered by your lender to confirm the home's value based on recent sales and features.

**If the value comes in low, your agent will guide next steps.*

5 The Pre-Closing Process

CONFIRM REPAIRS ARE COMPLETE

If you negotiated repairs during the contract phase, now is the time to ensure they have been completed properly.

✓ Review the **inspection report and repair agreement** to verify what should be fixed.
✓ Request **receipts or proof of completed work** from the seller.
✓If necessary, schedule a follow-up inspection to **confirm repairs.**

CARRY OUT A PRE-CLOSING WALK-THROUGH

A final walk-through is your opportunity to inspect the home before signing the final documents.

✓ Verify that **all agreed-upon repairs** have been made.
✓ Ensure that **fixtures, appliances, and systems** are still in working order.
✓ Check that the home is in the **same condition** as when you made the offer.
✓ Confirm that the seller has **removed all personal belongings** unless otherwise agreed.

SEND FUNDS TO TITLE COMPANY

To finalize your purchase, you'll need to transfer the necessary funds before closing.

✓ Your lender or title company will contact you to provide a **Closing Disclosure** outlining the exact amount due.
✓ Arrange a **wire transfer or certified check** for the funds needed.
✓ Double-check **wiring instructions directly with the title company** to avoid fraud.

The Closing Process

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What You Should Bring

A GOVERNMENT-ISSUED PHOTO ID

✓ **A Valid Photo ID** – A government-issued ID (driver's license or passport) is required for identity verification.
✓ **Certified Check or Wire Confirmation** – If required, bring a certified check for closing costs, or confirm that your wire transfer has been sent to the title company.
✓ **Proof of Homeowners Insurance** – Lenders require this before finalizing your loan. Have a copy ready.
✓ **Closing Disclosure** – Review your final Closing Disclosure ahead of time and bring a copy for reference.
✓ **Any Additional Documents** – If your lender or title company requested specific paperwork, have it on hand.

WHAT HAPPENS AT CLOSING?

1) Review & Sign Final Documents – You'll go over the mortgage agreement, deed, and other legal paperwork.

2) Pay Closing Costs & Down Payment – Your funds will be confirmed and processed.

3) Receive the Keys! – Once everything is signed and funded, the home is officially yours!

FINAL TIPS

- **Give yourself plenty of time** – The process can take 1-2 hours.
- **Ask questions** – Your agent and title officer are there to help!
- **Celebrate** – You did it! Time to enjoy your new home.

MEET OUR UTAH TEAM

DEANNA ALLEN

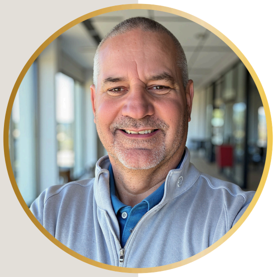
CO-FOUNDER OF ALLSTAR POWERHOUSE | REALTOR® | CHIEF COACH, SENIOR LIVING CPO

Deanna is a dedicated real estate professional with a background in senior living, healthcare, and hospitality. Known for her communication, attention to detail, and personalized service, she combines her love for community engagement with a passion for guiding clients through life's big transitions. As a certified Full-Market Value Cash Offer specialist, Deanna also provides flexible, hassle-free options. With empathy and dedication, she ensures a seamless and rewarding real estate experience.

DEBRA MORGAN

REALTOR® | CASHCPO EXPERT

With 30+ years in healthcare, Debra adds value building the same trust and compassion to real estate, helping clients find their perfect home throughout Box Elder & Cache County, Utah. When she's not serving clients, she enjoys quilting, knitting, or camping with family and friends.



KELLY DENNEY

REALTOR® | CASHCPO EXPERT

Kelly began his real estate career early, earning his license as his first professional step and now serving as a seasoned associate broker. Over time, he expanded his expertise to better serve clients. He is also a licensed general contractor, has experience as a mortgage loan officer, and holds a bachelor's degree in accounting. This diverse background allows him to understand transactions from multiple angles, including financing, construction, and financial analysis. Kelly's focus is simple: helping clients navigate buying or selling with clarity and confidence. He goes beyond guiding transactions by educating clients, explaining the process, and tailoring each experience to their goals.

MARCELINO ROMERO

REALTOR® | CASHCPO EXPERT

As a retired military veteran, Marcelino has dedicated his life to service, discipline, and integrity-values that seamlessly carries over into his career as a real estate agent. With four years of experience in the industry, he understands that buying or selling a home is one of the most important decisions a person can make. His goal is to guide his clients through this process with professionalism, care, and a commitment to their best interests.

Stories from *My Clients*

DEANNA ALLEN

Allstar Powerhouse, eXp Realty

CONTACT

801-540-7027

deanna@allstarpowerhouse.com

Scan or click here to get your home offer today!

Scan or click here to visit my website!

★★★★★

Deanna did an outstanding job helping us find our new home. She went above and beyond, warmly welcoming us from out of state. She made us feel as though we were her top priority during our short visit to the area, showing us a dozen homes in the first day! She is super responsive and answered our many questions with professionalism and honesty. We would highly recommend Deanna to anyone seeking a knowledgeable and experienced realtor. She was a true joy to work with.

Tamara M.

★★★★★

We had such a great experience working with Deanna. She was supportive, knowable, and not pushy. I appreciated all her effort, clear communication and willingness to understand my goals and help me find my dream home. Thanks Deanna!

Elizabeth S.

★★★★★

Deanna helped us purchase our first home. She was with us every step of the way in our journey and we knew she had our best interest at heart. You are in the best care possible when working with Deanna and she has become our lifelong Realtor. We will recommend her to anyone!

BreAnn J.

★★★★★

Deanna was very helpful in helping us find a home even when we thought there wasn't one out there we'd like. Deanna was very supportive and helpful throughout our whole buying process from start to finish. Couldn't be happier with the service she provided. Thanks Deanna!

Solveig H.