
Welcome and Mission Statement

Hello, my name is Angela Chestovich. I am happy to have been chosen to help you with your home buying needs. My wish is to provide you with a high level of service and to make sure you know how much your business is worth to me. I offer myself as a resource for all your questions and real estate needs.

It is my mission to consistently provide the highest quality, most innovative and exceptional real estate service available. I want you to know that your needs come first. I will strive to always provide value in excess of your expectations. My constant goal is mutual respect and the development of a long term relationship that is beneficial to both parties. I aim to be your realtor for life!

I will provide you with unparalleled professionalism and exceptional service. I will be positive, helpful and enthusiastic - focusing on solutions and not challenges. I will take care of business first and foremost, but make sure that we enjoy the journey in the process. I will help you minimize the stress that could result from buying or selling a home.

I will intentionally maintain a spirit of excellence and improvement. I will constantly strive to create, develop, and implement new ideas, strategies, and services that will benefit my clients. I will continue to seek continuing education in all aspects of my business to increase the level of service I can offer my clients.

My Core Values

- Engaging in honest, loyal and ethical business practices.
- Continually improve my services to exceed my client's expectations.
- Create and nurture a fun, exciting, creative and productive working relationship.
- Provide superior counsel to my clients through leadership, experience and knowledge.
- Tirelessly pursue personal and professional growth while reaching well formulated goals.
- Work with the most enjoyable and motivated clients and co-workers... that's you!

Pre-Showing Procedure

On Aug 1, 2024 The National Association of Realtors settlement went into effect. This settlement states that agents are now required to have a written agreement prior to touring a property. I will be sending you a broker's agreement to your email for you to sign.

This agreement essentially states you the buyer agrees to pay the broker 3% of the gross purchase price. Now with that being said if you do make an offer on a property I will be writing into the contract a negotiation for the seller to pay the 3% broker commission.

This agreement is a non-exclusive agreement that does NOT tie you to me, it just allows me to get you into the door of the homes you are interested in.



Home Buying Process

I. Check your credit score and save money for a down payment and closing costs requirement for different types of financing



Conventional

1. Minimum Down Payment –3%
2. Maximum LTV – 97%
3. Minimum Credit Score - 620

FHA

4. Minimum Down Payment –3.5%
5. Maximum LTV – 96.5%
6. Minimum Credit Score - 580

VA

7. Minimum Down Payment –0%
8. Maximum LTV – 100%
9. Minimum Credit Score - 580

USDA (Rural Development)

10. Minimum Down Payment –0%
11. Maximum LTV – 100%
12. Minimum Credit Score - 620

- Determine your budget and what type of mortgage is right for you

II. Get preapproved for a mortgage

After you determine what type of loan is best for you, contact a mortgage lender and get pre-approved.





Some Information you will need for lender:

All types of loans

1. Drivers License - for each person
2. Social Security cards - for each person
3. Recent Pay Stubs (for last 30 days)
4. 2 months bank Statements for ALL your accounts (checking, savings, and any investment accounts)
5. W-2's for past 2 years



Additional documents for RD or VA

6. submit income tax returns for past 2 years
7. VA Awards Letter – DD214
8. Social Security 1099 or Awards Letter

Some lenders will take your information over the phone and you can scan documents to them. While some lenders have an online application that is fast and efficient.

Once you and your lender have a discussion on what your budget is you can move forward with your real estate agent.

III. Call me your real estate agent

Research your chosen area

Discuss your wants and needs in a home

1. # of beds and bath
2. How much land
3. What type of floor plan (open living, split bedrooms)
4. Kitchen wants and needs (gas or electric)
5. Fireplace (wood, gas or electric)



IV. Viewing Homes

I will share my app with you

1. View homes in the app
2. Like the homes in the app and I will automatically get a notification.
3. I will text you and ask you if you would like to set up a showing and ask for a date and time that is convenient for you.
4. I will request the showing and then send you a confirmation when I receive it.

While we are looking at homes please take pictures or video the homes so you can go back and look at them later

Also, make notes about each home (pros and cons), I will provide a sheet on the home

V. Negotiations

Discuss what amount you would like to offer for the home of your dreams.

Discuss seller concessions you would like to have (help with closing costs)

Discuss if you would like to have a home warranty in the offer

I will type the offer up, send it to you via email to sign and then send it to the listing agent for them to review with the sellers.

At this point the sellers will either accept, reject or counter the offer. Negotiations will continue until everyone agrees to the terms.



VI. Due Diligence Period

Usually a 14 day period in which you can back out without any questions.

During this period, I will encourage you to have a home inspection on the property. (This is at an out of pocket expense to you, most home inspections start around \$450 and they are based on sq. footage of the property.)

Once the inspection is completed we will go over the report and decide what issues need to be addressed.

I will present our request to the selling agent and they will discuss what the sellers are willing to pay for to make corrections.

If the sellers do not wish to make the corrections you want you can decide to (1) make them yourself after the purchase and move on in the process or (2) back out of the contract and continue looking for the right property.



VII. Appraisal

If this is a financed deal you will be required to get an appraisal on the property. (This is another cost to you)

The lender will order the appraisal. They do not get to choose who does it.

When the appraisal is completed the appraiser will send a report to the lender. This report will state any corrections that need to be made by the seller or it will state the property is good and give the amount the property is worth.

If the appraised value is lower than the loan amount a couple of things could happen

1. Seller comes down on the price to the appraised value
2. Buyer finances the appraised value and pays difference to the seller
3. If neither of those options are agreed upon the deal is null and void

VIII. Abstract and Title

The lender will contact a closing attorney and they will begin researching the property to make sure that it has a clear and free title.

The closing attorney will ask you at the closing table if you are interested in purchasing title insurance and he will explain this to you in detail.

IX. Closing

After the lender has completed all their steps and paperwork then the closing attorney will schedule a date and time for all parties to meet and sign the closing papers

Everyone will need to bring their driver's license to be copied

Bring a CASHIERS CHECK for the amount disclosed by the attorney

YOU ARE NOW A HOMEOWNER!

X. After Closing

Go to the proper utility companies and have utilities switched to your name.

I would suggest changing the locks on all the doors of the home because you never know who has a key to the home.

I must say it is my pleasure to have been on this journey with you. I will be your agent as long as you are satisfied with my work. I will be sending you an email to rate my services. I ask if you have any family and friends with real estate needs please have them reach out to me. I would love the opportunity to work with them.