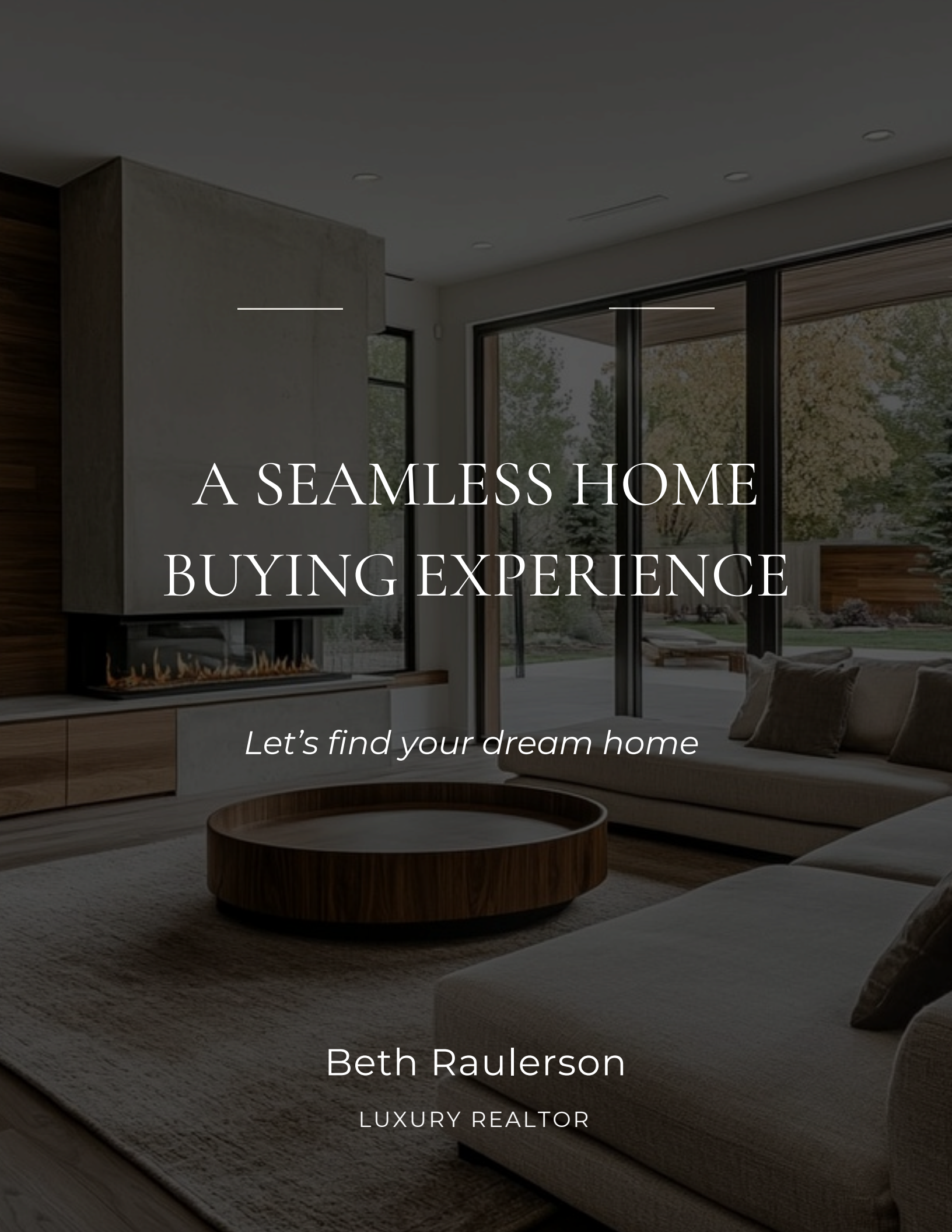


THE ULTIMATE
BUYER

GUIDE

YOUR PARTNER IN
HOMEOWNERSHIP

COMPASS

A modern living room with large floor-to-ceiling windows, a fireplace, and a large sectional sofa. The room is dimly lit, with light coming from the windows and the fireplace. The text is overlaid on the image.

A SEAMLESS HOME BUYING EXPERIENCE

Let's find your dream home

Beth Raulerson

LUXURY REALTOR

01	ABOUT AGENT AND THE TEAM Get to know your trusted partner
02	BUYING JOURNEY The overview of buying home process
03	BENEFITS OF OWNING A HOME Explore the key benefits of becoming a homeowner
04	BUYER'S CHECKLIST Keep track of everything you need along the way
05	FINANCING YOUR HOME Mortgage pre-approval, loan types
06	HOME SEARCH The right location and must-have list
07	OFFER AND NEGOTIATE Work through offers, terms, and decisions
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THE AGENT

hi

I'm Beth. Welcome to this home buyer's guide.

I'm excited to provide you with this comprehensive resource, designed to simplify the journey to homeownership. Inside, you'll find valuable information that will equip you with the knowledge and point you in the direction to begin your home-buying journey, from finding the home of your dreams through to finance arrangements and, finally, the move. With years of experience, I feel honored to help others turn their real estate goals into reality.

Need personalized support? Don't hesitate to reach out with any questions you may have. I look forward to partnering with you on this journey.

Beth Raulerson

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BUYING JOURNEY

01 BUDGET

Determine your budget depending on your income, ongoing expenses, and other financial obligations.

03 MORTGAGE

Getting pre-approved for a mortgage can give you a clear budget of how much you can afford to spend on a home.

05 OFFER & NEGOTIATE

Work with your agent to submit a competitive offer and negotiate terms that align with your needs.

02 AGENT

Consider the Agent's qualities like market knowledge, experience, track record, and check their license status

04 HOME SEARCH

Start searching for homes that fit your lifestyle via homes online, attend showings, and identify what matters most to you.

06 CLOSING

Complete the final paperwork, review important details, and officially become a homeowner.

THE ADVANTAGE OF BUYING YOUR HOME WITH US

Surrounding yourself with professionals will make the home buying experience seamless. We guide, educate, and support you every step of the way so you can feel informed and confident throughout the process. All services include:

- Buyer consultation & goal planning
- Budget and financing guidance
- Mortgage pre-approval support
- Home search assistance
- Property showings coordination
- Market insights and education
- Offer preparation & negotiation
- Inspection and appraisal guidance
- Contract-to-close management
- Weekly updates and communication
- Final walkthrough coordination
- Closing support

WE SUPPORT EVERY STEP
OF THE BUYING JOURNEY

BENEFITS OF OWNING A HOME

HAVING A PLACE TO CALL YOUR OWN

First and foremost, consider the liberty and adaptability you'll experience once you've purchased your own home. From choosing your favorite colors to creating spaces that reflect your lifestyle, you have the opportunity to personalize your home and make it your own.

AN OPPORTUNITY TO BUILD EQUITY

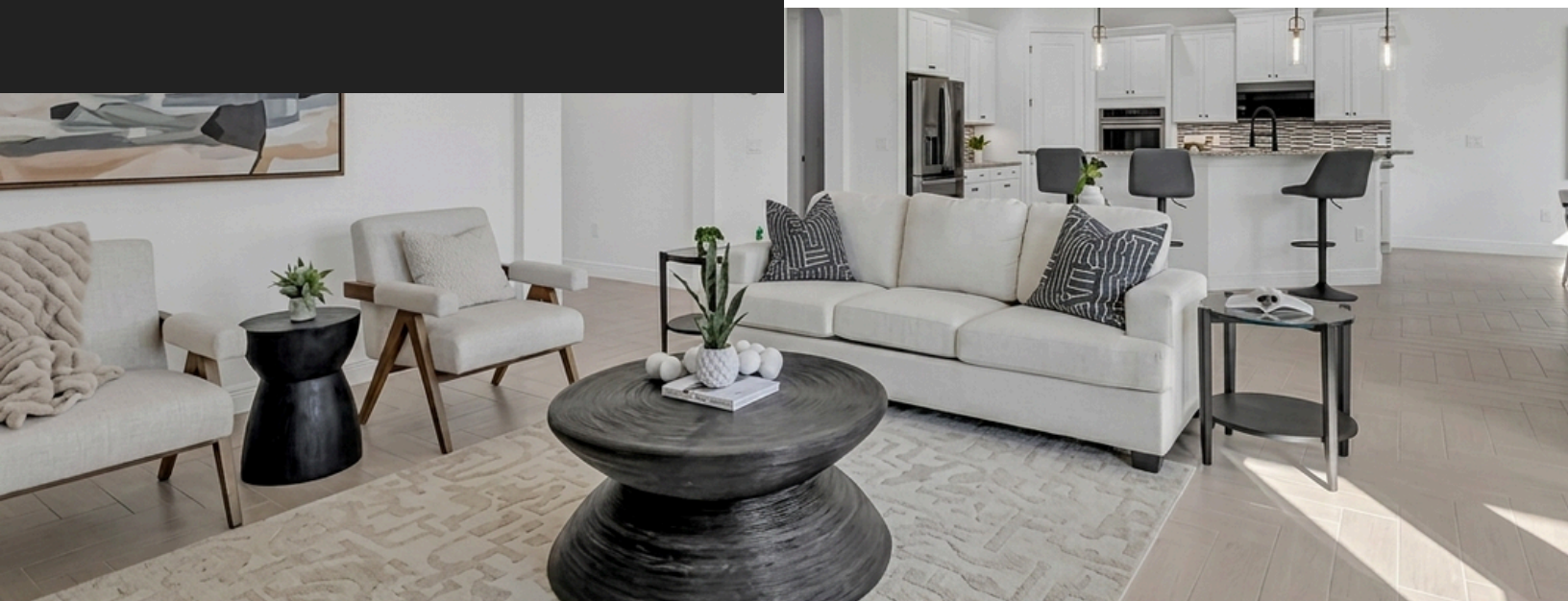
Equity is the portion of your home's value that you truly own. As your home's value rises, so does your equity. Building equity can become a valuable financial asset and create long-term wealth opportunities.

TAX BENEFITS

Owning a home may provide access to various federal and local tax benefits. In addition, first-time homebuyers may qualify for additional incentives depending on their state or local programs.

STABILITY & SECURITY

Owning a home can provide stability. It gives you the opportunity to build roots, create lasting memories, and establish a strong foundation for your future.



QUESTIONS BEFORE BUYING

Hint: your answer to both should be “Yes.”

DO I QUALIFY TO OWN?

Many buyers are surprised to learn they are closer to homeownership than they think. Qualification depends on factors like income, credit profile, debt, and financing options. A financial review with your bank or lender can help determine your buying power and uncover programs that may be available to you.

IS IT A GOOD TIME TO BUY?

The best time to buy is when you are financially and personally ready. While market conditions change, having the right guidance, access to financing, make sure you have enough for a down payment, and a clear plan can help you make a confident decision. A trusted real estate professional can also help identify opportunities you may not have considered.

BUYER'S CHECKLIST

01

DEFINE YOUR BUDGET

- Review your income, expenses, and savings
- Understand your monthly comfort range
- Estimate your down payment budget
- Explore financing possibilities

02

FIND YOUR AGENT

- Meet with a real estate professional
- Discuss your goals and priorities
- Create a personalized home search strategy

03

GET PRE-APPROVED

- Research lenders and financing options
- Compare interest rates and loan terms
- Gather required financial documents
- Obtain your mortgage pre-approval

04

START HOME SEARCH

- Choose your preferred neighborhoods
- List your must-haves and nice-to-haves
- Determine home size and style preferences
- Schedule showings and visit open houses

BUYER'S CHECKLIST

05

MAKE AN OFFER

- ☐ Review comparable market pricing
- ☐ Determine offer terms and conditions
- ☐ Submit a competitive offer

06

COMPLETE APPRAISAL & INSPECTION

- ☐ Schedule the home appraisal
- ☐ Complete the home inspection
- ☐ Review findings and next steps

07

FINALIZE FINANCING

- ☐ Review and sign the required documents
- ☐ Confirm title and escrow details
- ☐ Prepare the down payment & closing costs

08

CLOSING

- ☐ Complete the final walkthrough
- ☐ Receive your keys
- ☐ Celebrate your new beginning

MORTGAGE PRE- APPROVAL



Check your finance

Income, bank statements, credit score, tax returns, and identification



Choose a lender

Research lenders or connect with a trusted mortgage professional



Submit an application

Complete your application and provide required documents



Receive Pre- Approval

Get your pre-approval letter and estimated loan amount

START WITH PRE-APPROVAL

Obtaining a mortgage pre-approval is an important step in your home-buying journey. It **helps you understand your budget** and shows sellers that you are a serious and financially prepared buyer. Keep in mind that a pre-approval is not a final loan approval — the lender will complete a full review once you make an offer on a home.

Maintain financial stability during this stage. Avoid major purchases or changes to your credit, as they may affect your final loan approval.

WHEN TO GET PRE-APPROVED

The general rule of thumb is to get a mortgage pre-approval **at least 90 days before buying a home**, as most pre-approvals are valid for 60–90 days. Getting pre-approved early helps you understand your budget, prepare your finances, and shop with greater confidence.

As your realtor, I want to guide you beyond mortgage basics and help you focus on the questions that matter most — understanding **costs, loan eligibility, timelines, and potential surprises** throughout the process.

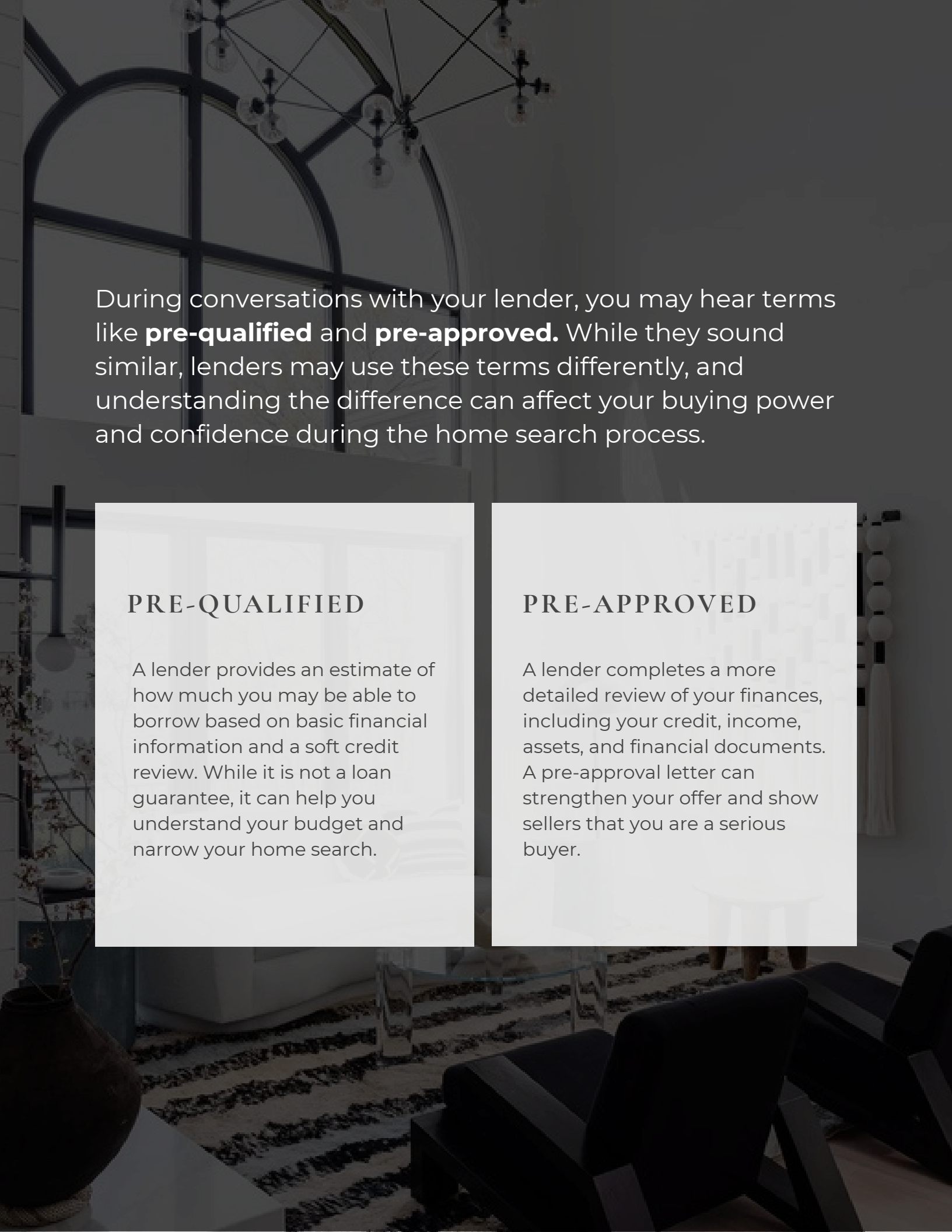
QUESTIONS FOR YOUR LENDER

- Which mortgage program is best for my situation?
- How much home can I realistically afford?
- What down payment options are available?
- What interest rate can I qualify for?
- What will my estimated monthly payment be?
- What closing costs should I expect?
- Do I qualify for any first-time buyer programs or incentives?
- How long will the loan approval process take?
- Are there any fees or penalties I should know about?
- What can I do to improve my chances of approval?

WHAT LENDERS LOOK FOR

Lenders review several factors to determine your eligibility and loan amount, including:

- Income and employment history
- Credit score and financial history
- Debt-to-income ratio
- Assets and savings
- Down payment amount
- Overall financial stability



During conversations with your lender, you may hear terms like **pre-qualified** and **pre-approved**. While they sound similar, lenders may use these terms differently, and understanding the difference can affect your buying power and confidence during the home search process.

PRE-QUALIFIED

A lender provides an estimate of how much you may be able to borrow based on basic financial information and a soft credit review. While it is not a loan guarantee, it can help you understand your budget and narrow your home search.

PRE-APPROVED

A lender completes a more detailed review of your finances, including your credit, income, assets, and financial documents. A pre-approval letter can strengthen your offer and show sellers that you are a serious buyer.

LOAN TYPES

Loan Types	Best For	Down Payment	Key Benefits
Conventional Loan	Buyers with good credit and stable income	Typically 3–20%	Flexible loan terms, lower long-term costs, no PMI after reaching required equity
FHA Loan	First-time buyers or lower credit scores	3.5% minimum	Easier qualification requirements, lower credit flexibility
VA Loan	Veterans, active-duty military, and eligible spouses	0%	No down payment, no PMI, competitive rates
USDA Loan	Buyers in eligible rural and suburban areas	0%	No down payment and lower mortgage insurance costs
Jumbo Loan	Buyers purchasing higher-priced homes	Usually 10–20%	Higher borrowing limits for luxury properties

WHAT YOUR MONTHLY PAYMENT COULD LOOK LIKE

Home Price	Down Payment	Loan	Estimated Monthly Cost
\$500,000	3.5% (\$17,500)	FHA Loan	~\$3,000/month
\$700,000	10% (\$70,000)	Conventional Loan	~\$3,000/month
\$900,000	20% (\$180,000)	Jumbo Loan	~\$5,400/month

**Estimates based on a 30-year fixed mortgage with approximate interest rates. Taxes, insurance, HOA fees, and actual rates may vary.*

HOME SEARCH

Once you've arranged your pre-approval, know your budget, and prepared your down payment, now the exciting part begins — it's time to start house hunting!

CHOOSE THE RIGHT LOCATION

Location is one of the most important factors when buying a home because it impacts your lifestyle and long-term satisfaction. Consider commute times, nearby schools, neighborhood safety, local amenities, and future development plans. A beautiful home in the wrong location may not be the right fit for your needs

CREATE YOUR MUST-HAVE LIST

- What features are important in my new home? (living space, home office, backyard, garage, etc.)
- What type of property am I looking for? (condo, townhouse, single-family, or multi-family home)
- Which neighborhoods or communities interest me?
- Do I want a move-in-ready home or a property I can renovate?
- How long do I plan to stay in this home?
- What amenities are important to me? (parks, schools, shopping, public transportation)

FINDING THE RIGHT HOME TAKES TIME — THE RIGHT STRATEGY CAN HELP YOU FIND IT FASTER.

*56% of buyers say finding the right home is the biggest challenge,
and **88%** of buyers worked with a real estate agent or broker.*

Ready to find a home that matches your goals? Let's connect..

Reference: NAR (2025 Profile of Home Buyers and Sellers)

COMPASS

Beth Raulerson
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813.422.4846

HOME BUYING BUCKET LIST

Write down your must-haves and nice-to-haves to help guide your home search.

MUST HAVE

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☐

☐

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NICE TO HAVE

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☐

4 HOUSE COMPARISON

Use this chart to compare homes side by side and guide your decision-making.

	HOME 1	HOME 2	HOME 3	HOME 4
ADDRESS				
PRICE				
TOTAL SQ.FT				
BEDROOMS				
BATHROOMS				
GARAGE				
EST. MONTHLY PAYMENT				
MOVE-IN DATE				
COMMUTE TIME				
OTHER				

OFFER & NEGOTIATION

1 SUBMIT AN OFFER

Once you've found the right home, we'll prepare and submit an offer based on market conditions, home value, and your goals. Your offer may include purchase price, financing terms, contingencies, and the preferred closing timeline.

2 REVIEW TERMS

We'll carefully review the important details of the offer, including financing, inspection contingencies, closing dates, and any conditions that may affect the purchase.

3 NEGOTIATION

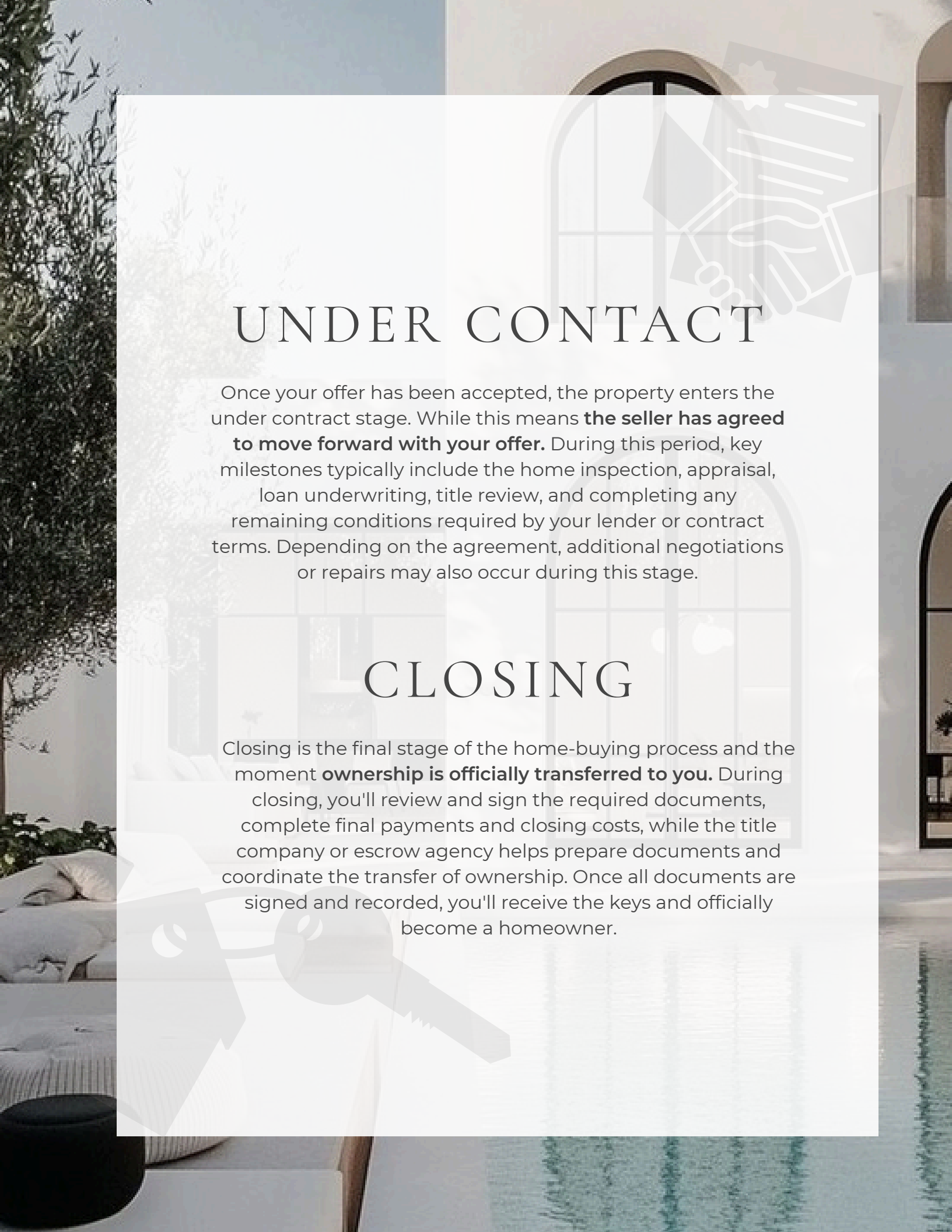
The seller may accept, reject, or respond with different terms. I will negotiate with the seller on your behalf to help achieve the best possible terms.

4 OFFER ACCEPTANCE

Once both parties agree on the terms, the purchase agreement is signed and the home officially moves into contract.

5 NEXT STEPS

With an accepted offer in place, we'll move forward with inspections, appraisal, loan processing, and all preparations leading to closing day.

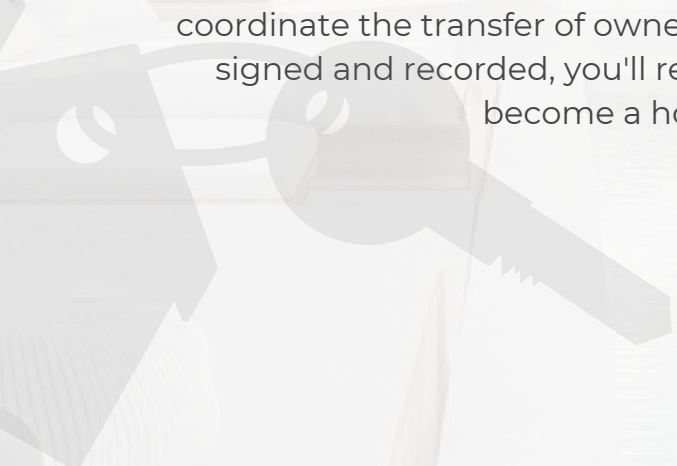


UNDER CONTACT

Once your offer has been accepted, the property enters the under contract stage. While this means **the seller has agreed to move forward with your offer**. During this period, key milestones typically include the home inspection, appraisal, loan underwriting, title review, and completing any remaining conditions required by your lender or contract terms. Depending on the agreement, additional negotiations or repairs may also occur during this stage.

CLOSING

Closing is the final stage of the home-buying process and the moment **ownership is officially transferred to you**. During closing, you'll review and sign the required documents, complete final payments and closing costs, while the title company or escrow agency helps prepare documents and coordinate the transfer of ownership. Once all documents are signed and recorded, you'll receive the keys and officially become a homeowner.



COST OF BUYING YOUR PROPERTY

Buying a home involves more than the purchase price alone. Understanding potential expenses ahead of time can help you plan your budget and feel more prepared throughout the buying process.

DOWN PAYMENT

The down payment is the upfront amount paid toward your home purchase. The amount can vary depending on your loan type and financing options.

CLOSING COSTS

Closing costs may include lender fees, title services, appraisal fees, taxes, and other expenses associated with finalizing the purchase.

HOME INSPECTION

A home inspection helps evaluate the property's condition and identify potential repairs or concerns before closing.

APPRAISAL FEES

A home appraisal determines the property's estimated market value and is typically required by the lender before final loan approval.

HOMEOWNERS INSURANCE

Most lenders require homeowners insurance before closing to help protect both your investment and the property.

MOVING & SETUP COSTS

Plan for additional expenses such as moving services, utility setup, furniture, and any immediate home updates after move-in.

PURCHASE WORKSHEET

Calculate your estimated purchase costs.

HOME PURCHASE PRICE \$	
---------------------------	--

ESTIMATED PURCHASE COSTS	COSTS
DOWN PAYMENT (%)	\$
LENDER FEES • Loan Origination Fee • Underwriting Fee • Processing Fee • Credit Report Fee • Tax Service Fee • Document Preparation Fee	\$
APPRAISAL FEES	\$
INSPECTIONS • General Home Inspection • Termite/Pest Inspection • Well/Septic Inspection • Other	\$
TITLE / ESCROW SETTLEMENT • Settlement Fees • Property Taxes • Title Insurance • HOA Transfer Fees • Survey (if applicable)	\$
HOMEOWNER INSURANCE first year - paid at closing	\$
MOVING UP & SET UP COSTS	\$
OTHER	\$
TOTAL COSTS	\$

MOVING CHECKLIST

■ SET YOUR MOVING DATE

Choose a date that works for you and your schedule to plan and prepare

■ ARRANGE MOVING HELP

Research moving companies or decide if you'll handle the move yourself. Schedule services in advance if needed.

■ SORT & DECLUTTER

Go through your belongings and decide what to keep, donate, sell, or discard before packing.

■ UPDATE UTILITIES & ADDRESS

Contact utility companies, internet providers, and other services and update your address with important accounts before moving.

■ PACK & LABEL BOXES

Pack room by room and Label boxes clearly with contents and destination rooms to make unpacking easier.

■ FINAL CHECKLIST

Review your home one last time and make sure all important documents, essentials, and belongings are ready for moving day.

HOME BUYER GLOSSARY

APPRAISAL

A professional evaluation of your home's market value, typically required by the buyer's lender before final loan approval.

CLOSING COSTS

Fees associated with the sale of a property that are paid at closing, including commissions, transfer fees, and title fees.

CONTINGENCY

An agreement or condition that must be met before the terms of a contract are fully binding.

DOWN PAYMENT

In the U.S., some loan programs allow qualified buyers to purchase a home with as little as 3–5% down. Down payments under 20% may require private mortgage insurance (PMI).

EQUITY

The difference between your home's market value and the amount you still owe on your mortgage. As you pay down your loan or your home value increases, your equity grows.

ESCROW

A secure account where funds and important documents are held by a neutral third party during the transaction process.

FIXED-RATE MORTGAGE

A mortgage with a locked-in interest rate, meaning it won't change during the term of the mortgage.

HOME INSPECTION

A professional assessment of the property's condition, including major systems and structural components.

PMI (PRIVATE MORTGAGE INSURANCE)

Insurance typically required when a buyer makes a down payment of less than 20% on a home purchase.

TITLE

Legal ownership of a property and the rights associated with owning it. A title confirms who legally owns the home.

SUCCESS STORIES



Look no further if you're after the best realtor in Tampa Bay. I've bought and sold a home with Beth and she's amazing in every sense of the word consistently going above and beyond in both transactions. I can't recommend her enough.



Beth is literally the best! It took us so long to find the perfect home and she was right there beside us every step of the way. She is super knowledgeable and reliable. It didn't matter what day or time, if we needed her she was there for us. I couldn't have asked for a better realtor. Great experience. She has gained a customer for life! Will definitely be recommending her to friends and family as well.



Beth was an amazing realtor to work with. As a first time home buyer, I wanted to make sure that I understood everything and went through the process as seamless as possible. Beth made sure that all happened for me. When we first spoke, she listened to me with exactly what I was looking for and truly hit the nail on the head with what she showed me. The entire experience from start to "close" was amazing - would absolutely recommend Beth and use her again!

COMPASS

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Let's
connect

