theAve.
REAL ESTATE AGENCY

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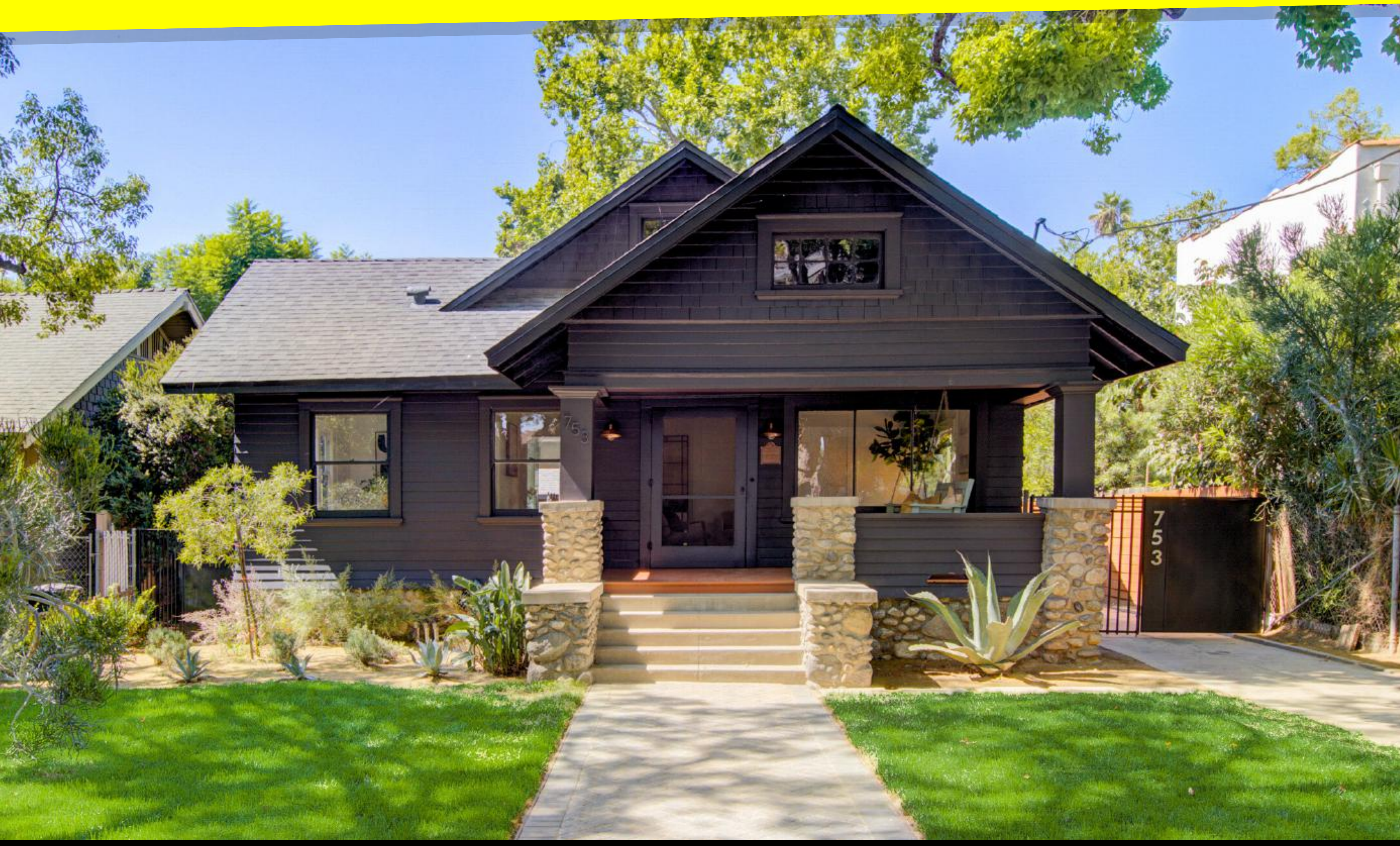

The Ave Agency

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DRE #01856858 • CIN #02237024

WHO WE ARE

BOLD STRATEGY MEETS BIG RESULTS

At The Ave, we make home buying a fun, exciting and empowering experience.

Whether you're a first-time home buyer or growing your portfolio, we give you the clarity and confidence to move forward with each decision knowing that it's the right one for you.

Our process is clear, interactive, and simple. This guide is your roadmap; from hello to closing day.

Let's make your next move a bold one.

- The Ave Team

THE BUYING PROCESS

1. **Define Your Why**
   GET CLEAR ON WHAT YOU'RE LOOKING FOR
2. **Pre-Approval**
   GET TO KNOW YOUR BUDGET
3. **Go Shopping**
   FIND THE HOME THAT SPEAKS TO YOU
4. **Your Offer, Made Easy**
   SIMPLIFYING THE OFFER PROCESS
5. **Closing Time**
   OFFER ACCEPTED
6. **Don't Forget Your Keys!**
   WELCOME HOME

DEFINE YOUR WHY

FAMILY

More space, better schools or a place to put down roots. Buying a home can be a powerful move for the people you love.

INVESTMENT

A home isn't just where you live. It's where your money works for you. Build equity, grow wealth and take control of your future.

GROWTH

This is your next chapter. Whether it's freedom, stability or leveling up, the right home supports where you're going.

Knowing your reason for becoming a homeowner allows you to move with purpose through each step of this process.

Let's get your paperwork ready.

- ◯ W2 Past 2 Years
- ◯ Taxes Past 2 Years
- ◯ Driver's License or State ID
- ◯ Social Security Card
- ◯ One Month's Current Pay Stubs
- ◯ Year To Date Pay Stubs
- ◯ Two Months' Bank Statements
- ◯ Two Months' Bank Statements
- ◯ Insurance Declaration Page
- ◯ Mortgage Statement
- ◯ 401k or other Retirement Statements
- ◯ Rental Agreements*
- ◯ 1099*
- ◯ Social Security Income Award Letter*

While we're laying the foundation for your next move, it's the perfect time to start gathering the financial docs you'll need.

Doing this early on gives you a clear idea of what price range to start shopping in.

* = IF APPLICABLE

PRE-APPROVAL

Getting pre-approved is one of the most important steps in the buying process.

It gives you a clear budget, strengthens your offer and shows sellers you're ready to move.

Avoid these 10 common mistakes

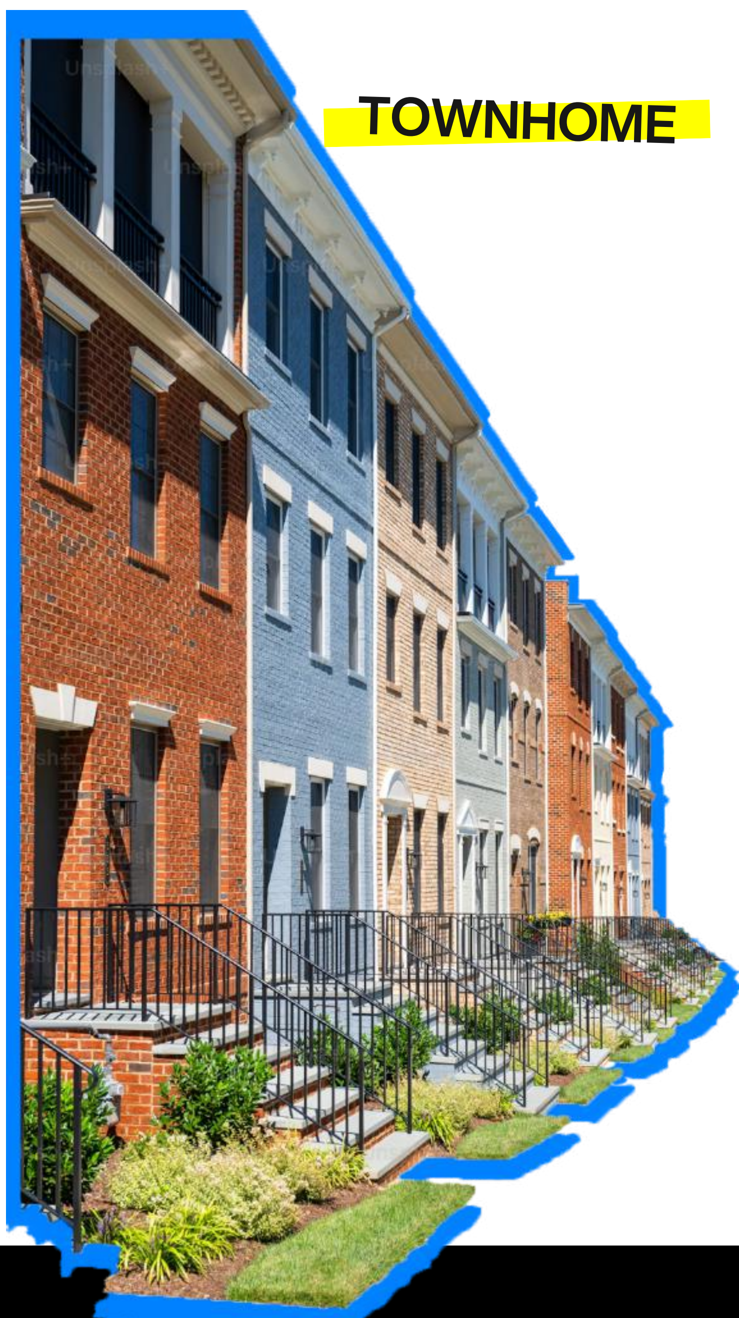
- Changing jobs during the process
- Buying a new car 6–12 months before applying
- Making large purchases before closing
- Running up your credit cards
- Applying for or co-signing for new credit
- Closing any credit card accounts
- Paying off collections without guidance
- Changing bank accounts
- Transferring balances between accounts
- Depositing large amounts of cash

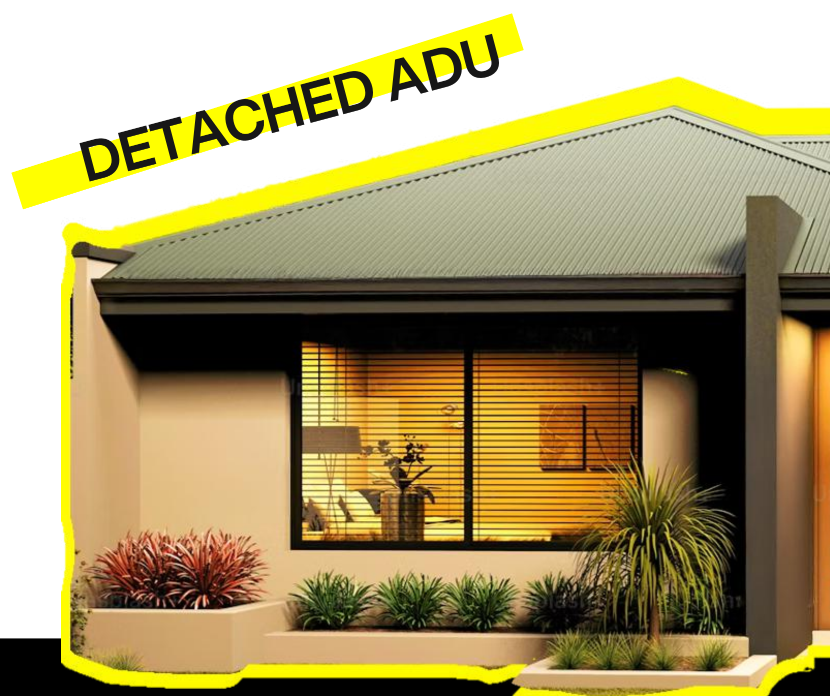
The home loan process is sensitive to even small changes in your finances.

Lenders look for stability, so it's important to maintain consistency until your loan has closed.

IF YOU DO NEED TO TAKE ANY OF THESE ACTIONS, TELL YOUR LOAN OFFICER RIGHT AWAY.

IT'S TIME TO
GO SHOPPING





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BUYER'S HANDBOOK

Now the fun part begins. This is where you start touring and truly getting to see what your next chapter could look like.

From townhomes to single family homes, condos to multi-family properties, there's no one-size-fits-all. It all depends on your goals and vision.

CONDOS

SINGLE FAMILY HOME

WANTS & NEEDS

Use this list to start defining what matters most in your next home.

- Bedroom count
- Bathroom count
- Square footage
- Neighborhood
- Outdoor space
- Garage or parking
- Home office
- Cashflow opportunity
- Storage space
- Natural light
- Open floor plan

YOUR OFFER, MADE EASY

WE REPRESENT YOU

Once you've found the one, our job is to help you win it. We negotiate on your behalf to get you the best possible terms based on your priorities.

We walk you through each part of the offer and break it all down in plain language, so you can move forward with full confidence.

WHAT GOES INTO AN OFFER?

- Purchase price
- Down payment
- Deposit amount (EMD)
- Closing costs
- Closing timeline
- Repair requests
- Seller paid credits
- Market analysis

Terms To Know

EARNEST MONEY DEPOSIT

A good faith deposit that shows the seller that you're serious. Typically 1-3% of the price - yes, it goes toward your downpayment.

CONTINGENCY

A condition that must be met for the sale to move forward. Common ones include financing, inspection, and appraisal.

INSPECTIONS

General inspection, termite, sewer, roof, foundation, furnace, AC, pool, etc. Uncover potential issues before you finalize. You choose your inspectors.

APPRAISAL

An unbiased estimate of the home's value; ordered by your lender to ensure you're not overpaying.

ESCROW

A third party that holds funds and paperwork until all terms of the sale are met. This protects both buyer and seller.

CLOSING COSTS

Fees paid at closing - separate from your downpayment which include lender fees, escrow, title, insurance, taxes, and others ≈ 3%.

INSURANCE

Protects your property against damage or loss from events like fire, theft, or natural disasters.

TITLE

Legal ownership of the home. A title company ensures there are no issues before the home is transferred.

SELLER CONCESSION

When the seller agrees to cover all or part of your closing costs.

CLOSING TIME

Offer is Made

We write and submit your offer based on your goals and financial plan.

Negotiations

We go back and forth with the seller to secure the best terms for you.

Offer Accepted

Once accepted, we move quickly into the next phase of the process.

Open Escrow

A neutral third party begins handling the transaction and paperwork.

EMD (within 72 hours)

You submit your earnest money deposit to show you're serious.

Inspections Get Ordered

We schedule property inspections like termite, sewer and appraisal.

Final Walkthrough

We do one last check of the home to make sure it's in the agreed-upon condition.

Sign Final Documents

You review and sign the closing paperwork to finalize your purchase.

Wire Your Funds

Your down payment and closing costs are sent to escrow.

Transfer Your Utilities

Set up gas, electric, water and internet at your new home.

Change of Address

Update your address with the post office and any important accounts.

DON'T FORGET YOUR KEYS!

ONCE EVERYTHING RECORDS WITH THE COUNTY, WE HAND OVER KEYS AND POP THE CHAMPAGNE!

This guide can break down the steps, but it's WHO you take them with that truly makes a difference in your home buying experience. Even after the keys are yours we'll still be here to answer questions, send referrals and celebrate your wins.

Congratulations and welcome to the family!

-YOUR FRIENDS AT

theAve.

REAL ESTATE AGENCY

TESTIMONIALS

REAL BUYERS.
REAL WINS.

★★★★★

We don’t do average. But don’t just take our word for it! Hear it straight from the people we’ve helped.

SCAN FOR REVIEWS

AND DON’T FORGET TO LEAVE US
ONE OF YOUR OWN!

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