



# BUYER'S GUIDE

A GUIDE TO FINDING YOUR DREAM HOME

  
**MINEGAR GAMBLE**  
PREMIER REAL ESTATE SERVICES  
Powered by  FIVE DOORS NETWORK

**KELLERWILLIAMS  
REALTY BOISE**









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# Congratulations!

The decision to buy your own home is an exciting one! The experience should be enjoyable as well as get you the perfect home with the least amount of hassle. We work with each of our clients individually, taking the time to understand your unique needs and lifestyle. Thank you for the opportunity to let us represent you in the purchase of your new home!

In our experience, a home isn't a dream home because of its room dimensions. It's about how you feel when you walk through the front door and the way you can instantly envision your life unfolding there.

**Now is absolutely the best time to be a buyer!** Interest rates are at historic lows. In addition, sellers are cooperating to do what it takes to sell their home. The first big step in purchasing a home is to select the right REALTOR® to effectively represent your best interests.

This package contains helpful information for home buyers, including an overview of the entire process, answers to frequently asked questions, and fact sheets to help us discover the home and neighborhood characteristics most important to you.

After you've had the chance to review this information, we'll meet to go over the entire process and get started on finding your new home. We'll prepare an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

Making the transaction as easy as possible for you is our job. Our team is excited to serve you in all of your real estate needs!



# REAL ESTATE WITH A PURPOSE

A real estate experience with us is different. You, as our client, are the center of everything we do. We focus on practices that will deliver results when helping you to achieve your real estate goals. Our proven strategies will help you find the right home at the right price.

By working with our team of specialists, you will have a constant line of communication from our initial listing meeting all the way through closing. Each individual on our team excels in their role to provide you with a seamless real estate transaction so amazing that you will feel compelled to tell all of your friends and family about us.

We know that this is not just a transaction for you – it's a huge life decision. We're here to guide you step-by-step through the sale so your time can be focused on your exciting next steps.

Thank you in advance for the opportunity to find your next property.

***We look forward to serving you!***





# LET US BE YOUR GUIDE!

Working with a great real estate agent can save you endless amounts of time, money, and frustration. We can help find you a home even if it is listed with another broker or being sold by the owner directly.

We know the best lenders in the area who can help you get pre-qualified for a mortgage and can discuss down payments, closing costs, and monthly payment options.

We're experienced at presenting your offer to the seller and can guide you through the process of negotiating the best price. We bring objectivity to the buying transaction pointing out advantages and disadvantages of a particular property.

The best part is your help typically won't cost you a penny. In most cases, the seller pays the commission to real estate agents. This doesn't affect our dedication or the spirit of teamwork we will put into helping you find, and buy, the home of your dreams.

**After all, our success depends on your success!**

## OUR MISSION



To build generational wealth through real estate.

## OUR VISION



We will create, build and protect generational wealth for families through real estate by leveraging superior talent and proven systems, models, and revolutionary technologies.

## OUR VALUES



- God, family, then business
- Visionary thinking
- Profitability
- Proactive customer-led culture
- Hard work
- Building client relationships for life

## OUR BELIEFS



We believe that integrity, teamwork, passion, accountability and a growth mindset is the key tenets of real success.

## OUR PERSPECTIVE



The Five Doors Network is different by design. Our work is much more than real estate; it's your life, your dreams, and building your legacy. We will be the catalyst for change in real estate by revolutionizing the way the industry does business and serves others.















# CHOOSE A TEAM OF SPECIALISTS TO HELP YOU REACH YOUR GOALS

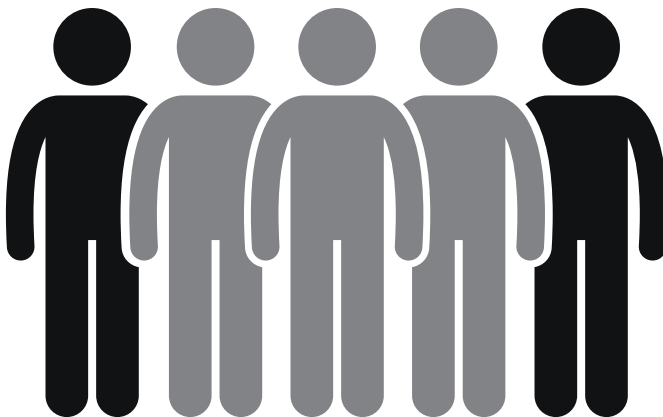
## THE AVERAGE AGENT,

without a team, is left to juggle all tasks on their own - sometimes all at once. This can become overwhelming and result in lack of communication, conflict, and issues.



MARKETING  
COORDINATOR

ME, YOUR  
AGENT



CLIENT CARE TEAM  
(LISTING & TRANSACTION)

## A TEAM OF SPECIALISTS

like ours, brings people together which excel in each task to support you from initial appointment through closing.

# INTEGRITY LEADS TO SOLUTIONS

As members of the Minegar Gamble Team, we will be thorough, honest and hard-working. We will listen to what you want and need. Most of all, you can depend on us to guide you. Our commitment to our clients is undaunted.

**Thank you for letting us serve you!**

## 1. WE LISTEN CAREFULLY TO YOU

This allows us to identify properties that fit your expectations.



## 2. WE IDENTIFY QUALITY

We present homes to you of the quality and the value you desire.







## 3. WE ORGANIZE WELL

This allows you to relax and enjoy the process rather than worrying about details.



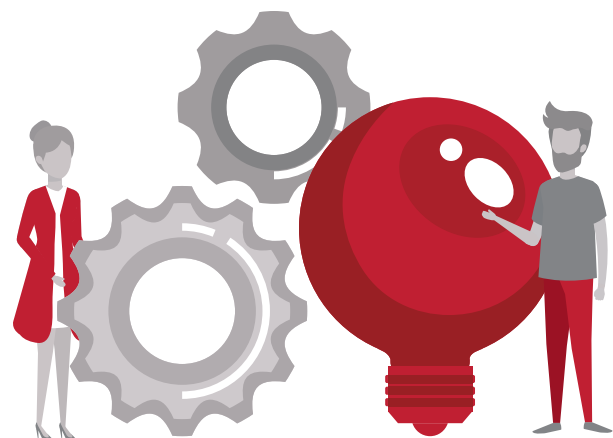
## 4. WE CARE ABOUT YOU

We look out for your best interests! Our priority is your happiness and peace of mind.



## 5. WE CREATIVELY SEARCH FOR SOLUTIONS

You will have an opportunity to view all properties that are a potential fit for you. We can also seek alternate resources for financing if needed.



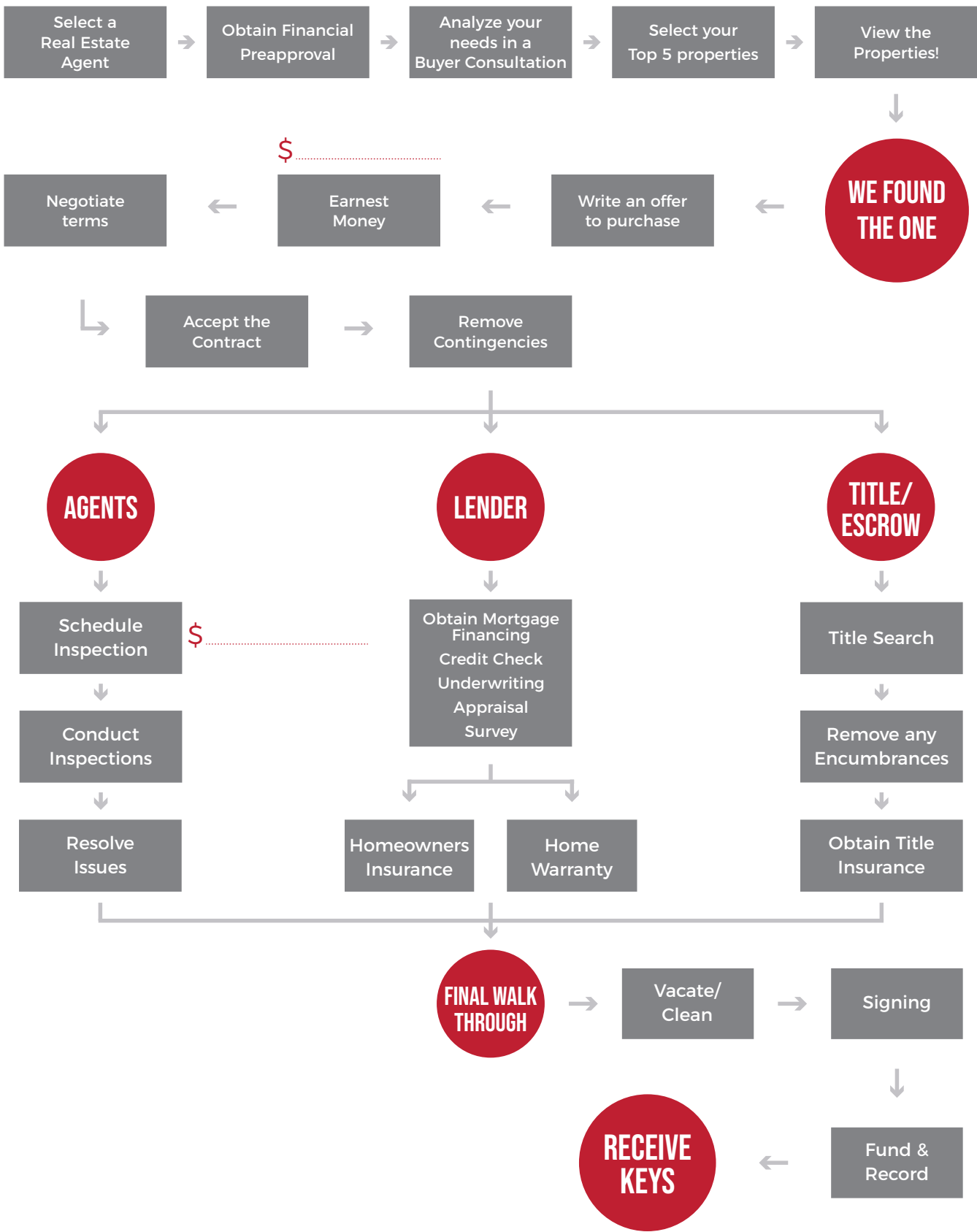
# MAKING YOUR REAL ESTATE GOALS A REALITY







# HOME BUYING PROCESS



# THE MORTGAGE: PREPARING FOR THE LENDER

In order to complete the application process, your lender will need a comprehensive overview of your finances. It is helpful to gather everything you'll need to apply ahead of time into a financial information folder.







# LOAN REQUEST INFORMATION

## PERSONAL INFORMATION

- Contact info including full names
- Social security numbers
- Current and previous addresses for the past 2 years

## EMPLOYMENT INFORMATION

- Name, address, and contact person at current employer who can fill out an employment verification form
- Work history for the past 2 years, and an explanation of any gaps
- If relocating, provide an offer letter giving date, salary, location, and any relocation benefits
- Most recent year-to-date pay stub and W-2s for the past 2 years (or, if self-employed, year to date profit and loss statement, balance sheet, and 2 years of individual and/or corporate tax returns)
- All additional income such as commissions, part-time wages, bonuses, overtime, alimony, child support, rental income, interest on investments, retirement, social security, or disability
- Diploma or transcript if you were a student during the last 2 year period

## ASSETS

- Name of bank, address, type of account, account numbers, present balance, and a copy of the 2 most recent statements, for all bank accounts
- Certificate of holding, or recent broker statement listing all stock and bond holdings
- Cash value of life insurance (if using as a down payment)
- Year, make, and value of all vehicles, and the title if <4 years old and owned outright
- Address and market value of any rental properties, and warranty deed for any that are owned outright
- Copy of sales contract, closing disclosure, or lease for current home

## LIABILITIES

- Account numbers and outstanding balance of any credit cards
- Name of institution, address, account number, outstanding balance, monthly payment, months left on loan, copy of the payment coupon, and 1 year of statements for any loans including auto, mortgage, personal, student, etc.
- Ratified decree and property settlement document for any alimony or child support

# THE DOS & DON'TS DURING THE LOAN PROCESS

There are certain “Dos and Don’ts” which may affect the outcome of your loan request. These remain in effect before, during, and after loan approval up until the time of settlement when your loan is funded and recorded. Many times credit, income, and assets are verified the hour before you have signed your final loan documents. Below is a list you should comply with to help ensure a smooth closing.

These are very important! Make sure that you do not do anything that may alter your credit and may risk you obtaining your loan. These things may also put you in default of your sales contract, may put your escrow deposit at risk and may put you at risk of being sued.







# DO

- Keep all accounts current, including mortgages, car loans, credit cards, etc.
- Contact both your lender and your agents anytime a question may arise.
- Make all payments on or before their due dates on all accounts, even if the account is being paid off with your new loan.
- Have any lender-required money/funds to your loan officer within 72 hours after a home inspection is complete.
- Return phone calls & documents from your agent, loan officer, settlement company, or anyone else involved in your transaction as soon as possible.
- Ask questions!

# DO NOT

- Quit your job or change jobs. If this is likely, consult with your agent & loan officer.
- Allow anyone to make an inquiry on your credit report except for your lender. This causes more “hits” on your credit rating which can reduce your credit score.
- Change bank accounts or transfer money within your existing accounts.
- Co-sign for anyone, for anything, for any reason.
- Purchase or attempt to purchase anything else on credit, such as another car, truck, boat, furniture, appliances or any other real estate.
- Charge any abnormal amounts to your current credit cards or credit lines.
- Send in late payments, or incur late fees for anything.

# WHO DO I CALL?







# CLOSING ON YOUR DREAM HOME







# PREPARE FOR IT

The closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment. (Make the check payable to yourself or title company. You can endorse it to the title company at closing).
- Photo IDs
- Social security numbers

# OWN IT!

Transferring of title moves ownership of the property from the seller to you. The two events that make this happen are:

- **Delivery of the buyer's funds** - This is a check or wire funds provided by your lender in the amount of the loan.
- **Delivery of the deed** - A deed is a document that transfers ownership of real estate. The deed names the seller and the buyer gives a legal description of the property, and contains the notarized signatures of the seller and witnesses. At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.



A large, illuminated question mark sign is the central focus of the page. The sign is made of a dark material with a glowing orange border. Inside the question mark, there are several small, bright red lights that create a starburst effect. A semi-transparent red rectangle is overlaid on the left side of the question mark, serving as a background for the title text.

# FREQUENTLY ASKED QUESTIONS

Your questions answered!





## **DO I HAVE TO PAY YOU COMMISSIONS?**

No, not typically, the seller pays the commission for both agents in a real estate transaction. There are two occasions where you may be asked to pay some or all of buyer's agent commissions. These instances are rare & will always be disclosed upfront by your agent. In most cases, all you have to pay is the broker fee charged by Keller Williams to manage the transaction, then store your documents according to legal recommendations.

## **WILL GETTING PRE-APPROVED HURT MY CREDIT SCORE?**

Getting pre-approved for a mortgage can impact your credit score temporarily, but it will not cause heavy or permanent damage, nor will it affect your mortgage terms. Don't be afraid to shop around for the best rate, as all inquiries initiated within 45 days of each other should be counted as a single credit check.

## **HOW MUCH DOES IT COST TO BUY A HOUSE?**

Besides your down payment, you will incur a few other costs, including a home inspection, appraisal, and closing costs that runs approximately 2-3% of the purchase price.

## **WHY DO I HAVE TO PAY CLOSING COSTS?**

Closing costs are the title, escrow, and lender expenses incurred throughout the real estate transaction process. It may be possible Your agent can help you to negotiate some of these costs.

## **WHAT IS THE HOME INSPECTION FOR?**

The home inspection is there to give you an idea of the overall condition of the home. If there are any structural, mechanical, or safety issues, you will have the opportunity to request the seller repair those items before moving forward.



# PEOPLE ARE TALKING

What is everyone **saying** about  
Five Doors?







Katie Evans was very amazing. She was on it daily . She sent me **properties** to look at even when she was out of town on business. She never hesitated to jump and run to show me properties. Thank you so much Katie you definitely made my dreams come true. I would recommend Katie to everyone.

**Ronda Willhite**

Absolutely hands down the best! He showed so much patience and worked so thoroughly to help us find our property. This amazing man even took time away from his birthday to come show us possible properties. I only recommend Nate to my friends and family heck even strangers. You can't go wrong when Nate is your choice.

**Melanie Tucker**

Michel and Mystie did an excellent job designing, listing and selling our most recent rehab property. They get 5 stars!

**Butch Wells**

Dana Browning and her team are exceptional! I've bought and sold multiple properties and this by far was the BEST agent experience I've had. Dana sold my property in Oct 2019 and WOW! Professional, knowledgeable, hard working. This team has perfected their sales process. Highly recommend Dana Browning and her team.

**Heather and Randy**

Jocelyn was an excellent realtor to work with moving into the Boise area from outside the state. She directed us to several properties to review before we were able to meet in person so we could view a number of properties in a limited timeframe. Despite the market moving very quickly in the area, we were able to find a property that met our needs in a neighborhood we liked at a price we were comfortable with. She and her team were very responsive to all our communications, and her updates kept us feeling confident in the process throughout, even though we weren't there in person for the entire time.

**S Fess**

Alissa is a wonderful agent to have in your corner. She has an impressive grasp of the local market and works diligently to find you the property of your dreams. If you are looking for a top-notch real estate professional, you can't do any better than Alissa.

**RG Nelson**

Laura was great to work with and did an amazing job on the sale of our property in Meridian. She did her research and priced our property perfectly to give us that competitive edge. We had 13 showings Day 1 and a bidding war with 5 offers by half-way through Day 2 of listing our property. Selling a property takes work and dedication. Laura made this process as stress free as it could possibly be for us. We couldn't be happier with the job she did, her knowledge and her excellent service.

**Wilssara14**

# MATCH- MAKING IS OUR SPECIALTY

We specialize in connecting you with trusted vendor partners to provide you with quality resources throughout the entire process.







# PREFERRED SERVICE PARTNERS

Please feel free to contact some of our preferred service partners for your lending and property inspection needs. You are welcome to choose any of our suggestions or your own.



## MOVEMENT MORTGAGE

**Teresa Salyers**  
(208) 283-0668  
[teresa.salyers@movementmortgage.com](mailto:teresa.salyers@movementmortgage.com)



## RIGHT NOW TENANT PLACEMENT SERVICES

**Joe Gamble**  
(208) 350-8800  
[www.tenant-now.com](http://www.tenant-now.com)



## GUILD MORTGAGE

**Alejandro Lorenzana Crespo**  
C: (208) 703-7259  
O: (208) 488-6013  
[acresp@guildmortgage.net](mailto:acresp@guildmortgage.net)



## LANDMARK PROPERTY WARRANTY

(866) 306-2999  
[www.landmarkhw.com](http://www.landmarkhw.com)



## 44 NORTH PROPERTY INSPECTIONS

**Jesse Taylor**  
(208) 991-8298  
[www.44northpropertyinspections.com](http://www.44northpropertyinspections.com)



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