


BUYERS' GUIDE



stewart
title®



Buying a home is a memorable milestone. Don't trust it to just anybody; get the help of Stewart Title. Through title insurance and a full range of closing services, we make the dream of property ownership a reality around the world.

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Stewart



BUYING A HOME

GETTING STARTED

Buying or selling a home is an exciting experience and one for which you can never be too prepared. Before starting the buying process, you'll want to get your finances in optimal shape. The following timeline is a good basis for planning, which you can begin up to a year in advance or as soon as time allows:

1 Year Out

Review your credit reports.

Errors on your credit report can result in a higher interest rate on your mortgage, so it's important to get them resolved. The three major credit bureaus – Equifax®, Experian® and TransUnion® – offer free reports through AnnualCreditReport.com, the only free online credit report authorized by federal law.

Check your FICO® credit score.

The credit score models most often used by lenders are those developed by the Fair Isaac Corporation. They are most commonly known as FICO scores. Your FICO score indicates your creditworthiness. It helps determine the rates and terms for your loan and can be improved by making positive changes, such as paying creditors on time.

Reduce your debt.

The more you can live within your means, the better. Credit card debt and payday loans indicate you're living beyond your means. While homeownership is exciting, it's also expensive. Property taxes, decorating, maintenance and improvements are just a few of the many expenses that accompany owning a home.

Start saving.

Every dollar you can put toward the down payment on your home will give you more financing options and lower your mortgage. Reduce frivolous expenditures and forgo luxury purchases for a while. You'll be surprised how fast your savings add up.

6 Months Out

Research mortgage options.

Mortgages vary in length and terms. Do your homework. Find out the risks involved in the various loan types. Doing so will ensure you can afford homeownership over time.

Research unforeseen costs.

Unforeseen expenses such as Homeowners Association (HOA) fees and roof replacements can wreak havoc on your bank account. Before determining how much you think you can afford, talk to friends and neighbors about unforeseen costs involved in homeownership.

3 Months Out

Reduce your credit usage.

Your FICO score is affected by how much of your available credit lines you are using. Even if you pay your balances in full every month, the balance reflected on your most recent statement is the basis for your score. Keep that balance below 30 percent.

Don't open or close any accounts.

Until the mortgage process is complete, avoid opening or closing credit lines. When you're close to starting the home-buying process, financial stability is key.



BUYING
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2 Months Out

Be cautious in having your credit pulled.

Every time a lender pulls your credit report, your overall score is lowered slightly. Fortunately, the FICO scoring formula counts all mortgage-related credit inquiries within a specified period of time as one. That's a good reason to do your mortgage shopping in a concentrated period of time.

Look into mortgage rates.

Unlike pulling your credit report, which slightly lowers your score, checking your FICO score has no adverse affect on your credit score and is helpful to have when talking to your mortgage lender. At this stage, you don't need to pull your credit report, but rather discover your options.

Get prequalified or preapproved for a mortgage.

Being prequalified for a mortgage gives you an idea of how much you can afford, but preapproval is a lender's commitment to giving you a loan. A preapproval letter tells a seller you're a valid potential buyer, but it does not obligate you to use a particular lender.

Research neighborhoods and real estate agents.

What's considered a great neighborhood varies from person to person. Do you need proximity to work, good schools or great amenities? This is where a real estate agent can be your biggest ally. To find an agent, ask friends for recommendations, and pay attention to For Sale signs in your neighborhood. You can also access the National Association of REALTORS® search engine at [realtor.com/realestateagents](https://www.realtor.com/realestateagents).

Agents who are members of the National Association of REALTORS® provide many valuable services, including

- Helping you understand what you can afford and, if you're selling, what your home is worth
- Accessing the multiple listing service (MLS) and numerous other resources that help them locate properties for you
- Arranging financing
- Setting up appointments for buyers to view homes or bringing potential buyers to view your property if you're trying to sell
- Explaining and handling the paperwork required for making an offer
- Helping negotiate the best possible deal for your purchase or sale

WHAT THE BUYER PAYS FOR

Homeownership is not the only part of buying a home that's expensive; the buying process is, too. The following are a few of the many fees you can anticipate paying as a buyer:

- Pest control inspection reports
- Inspection fees (e.g., physical, roofing and geological)
- Prorated taxes
- Hazard insurance premium (the upcoming year is paid in advance)
- Title insurance premium for the lender's policy and, depending on your market, the title insurance premium for the owner's policy
- Escrow fee (buyer's portion)
- Document-recording charges

UNDERSTANDING TITLE INSURANCE

When you own a home, you own the rights to that property. A title is a deed that confirms your ownership of that property.

Title insurance is an important part of owning property because it insures property owners against any potential threat to their rights of ownership. Unlike health or auto insurance, which insures against events that could occur in the future, title insurance protects you from defects in the title resulting from past events. The last thing you want is a prior owner's great-grandchild claiming ownership of a property that your title says you own. Title insurance is what protects you should such an event occur.

Before any title policy is issued, the title agent will scrutinize the public records to determine the current recorded ownership, as well as any liens, encumbrances or other potential problems that

could affect your owning a property free and clear. Once the search is complete, the title agent will provide a preliminary report containing matters of record that affect the property in question, including a legal description of the property and a plat map.

Title insurance gives you protection. Should the title prove not to be free and clear as reported, it covers your loss up to the face value of the policy. However unlike a casualty-insurance premium, which is paid monthly or perhaps quarterly, a title-insurance premium is paid only once. It's a small price to pay for ongoing peace of mind.

THE BUYING PROCESS

You've selected your real estate agent and have found a home you love. Now the buying process begins. The following is an overview of how the process unfolds:

- 1 Make an offer.**

Especially in a competitive market, your offer needs to be strong. Talk to your real estate agent and decide what you're willing to offer. Present your offer with a portion of your down payment (called earnest money) to show that you're committed.
- 2 Present the offer.**

Your real estate agent will present your offer to the sellers and the sellers' agent. The sellers will accept it, reject it or make a counter offer, at which point you can accept it or propose an alternative.
- 3 Put your earnest money in escrow with a title agency, such as Stewart Title.**

Once your offer has been accepted and you have a purchase agreement, your agent will open an escrow account with Stewart Title and will deposit your earnest money. An escrow is a deposit – it could be a deed, a bond, money or a piece of property – that is held in trust by an impartial third party, such as Stewart Title, until certain conditions have been met and the transfer of the property can occur. The principals in the transaction – the buyer, seller and lender – will state their conditions in writing and give them to the escrow holder.
- 4 Choose a mortgage provider.**

After you are in escrow, decide on a mortgage provider (i.e., lender). Your preapproval letter does not obligate you to use a particular lender, so it's important to find one that's a good fit for your financial situation. Get referrals, talk to friends and look on the National Association of Mortgage Brokers website (namb.org). Consider using a mortgage broker to facilitate the process.
- 5 Apply for your loan.**

Submit your loan application and all necessary documents to the lender of your choice, and wait for approval.
- 6 Wait through the contingency period.**

The time between your offer's acceptance and a contract is called the contingency period. During this period, and before the contingency removal date, you will decide either to proceed with the purchase or pull out of the agreement and cancel the escrow. A variety of factors, such as the seller's disclosure statement, Stewart Title's preliminary title report, the property appraisal and your loan's approval, will affect your decision.

7 Select a homeowners-insurance provider.

Once the contingency period is over and you have a contract, you will select an insurance company to provide coverage. Give your lender a copy of the policy and the agent's contact information prior to escrow closing.

8 Prepare for closing.

You're nearing the finish line. This is where the right title company can positively impact how smoothly your closing goes. Here are some things to keep in mind to ensure a worry-free closing:

Closing Costs Closing costs may be either wired or delivered to Stewart Title. If you'd like to wire your funds, please let us know prior to closing, either in person or by telephone – never by email – so that we may help make arrangements.

If you'd rather deliver your funds, please confirm the acceptable payment methods. Keep in mind that certified or bank checks need to be delivered to Stewart Title in time to clear the issuing bank.

Loan-Document Review You may wish to review your loan documents prior to closing. If so, please ask your mortgage company to provide us with the documents well before closing so that we can supply you with copies.

Documents Required for Closing Prior to closing, Stewart Title will need copies of all bills that need to be paid from the closing proceeds. Such bills may include inspections, repairs and other negotiated items. Also, don't forget to bring to closing any other documents required by the contract.

Identification Bring your driver's license or another official government-issued picture ID to closing. We will need to verify your identity and make a copy for our records.

Homeowners Insurance We will need the name of your homeowners-insurance carrier and your agent's name and telephone number.

Power of Attorney If you will not be present to sign documents at closing and you intend to use a power of attorney, a legal document that allows someone to act on your behalf, you must provide the original power of attorney to your closing officer at Stewart Title. This must be done well before closing in order to allow ample time for the document's approval and recordation, as well as the lender's approval of the power of attorney. We will also need your contact number so that on closing day we can verify that you are alive and well and have not revoked the power of attorney.

9 Close the transaction and move in!

During this last step of the buying and selling process, you'll sign a variety of closing documents from the lender and the title company. Additionally, funds will be distributed to appropriate parties after the paperwork is completed. Once you've closed, the transaction is complete.

Stewart Title will record your property's deed at the county recorder's office, and the county will subsequently send the original back to you.

BUYING
A HOME

FROM CONTRACT TO CLOSING

There's a lot that happens between the time a buyer finds a house and the day it belongs to them. To help you better understand what happens after the Sold sign is posted, review the seven basic steps of transferring a land title.



AVOIDING CLOSING DELAYS

Once your house has sold, you still have to close. The following tips will help the process go smoothly:

Existing Lienholders

If you have a lien or liens against your property, please provide your Stewart Title closing officer with the name of the lienholders, along with their addresses and phone numbers. We will also need the loan numbers.

Social Security Numbers

We will need the Social Security numbers of all owners of the property for purposes of tax reporting. Also, the lender may require Social Security numbers for payoff information.

Existing Survey (If Applicable or Available)

If the buyers and sellers have agreed to use an existing survey at closing, Stewart Title must review the survey prior to closing and must receive verification from the sellers that no improvements have been made since the date of the survey.

Identification

Don't forget to bring your valid driver's license or other official government-issued picture ID to the closing.

Homeowners Association (HOA)

If you have a mandatory HOA, please provide us with the proper contact information so we can contact them to obtain a letter for closing.

Wiring Information

We will be glad to wire proceeds of the sale into your account upon the funding of the transaction. Please provide us with your wiring information if you choose this option. The safest way to provide this information is in person, via U.S. mail or over the telephone. Never provide your wiring information via email.

Documents

Prior to closing, please provide us with all bills for inspections, repairs or other items to be paid from closing proceeds. Don't forget to bring the termite certificate (if applicable) and other documents required by the contract.

Power of Attorney

If you will not be present to sign documents at closing and you intend to use a power of attorney, a legal document that allows someone to act on your behalf, you must provide the original power of attorney to your closing officer at Stewart Title. This must be done well before closing in order to allow ample time for the document's approval and recordation and the lender's approval of the power of attorney. We will also need your contact number so that on the day of closing we can verify that you are alive and well and have not revoked the power of attorney.

TIPS FOR HIRING MOVERS

Moving can be stressful, but you can make it easier by starting your preparations early. The first step is to hire a mover. Here are few tips for choosing the right one:

- Get referrals from friends, online review sites and organizations like the Better Business Bureau®.
- Find a balance between the lowest cost, the most experience and the right equipment.
- Inquire about discounts related to organizations you may belong to.
- Confirm mover credentials. Movers should be licensed and bonded, and employees should have workers' compensation insurance.
- Ask for references.
- Get estimates in writing.



TIPS FOR
MOVING

MOVING TIMETABLE

8

Weeks Before the Move

- If you're using a mover, refer to Tips for Hiring Movers on page 22. Select your mover and get everything in writing.
- Decide how much of your current furniture you will be using. You can save on moving costs by getting rid of unwanted furniture prior to your move.
- Determine which unwanted pieces will be given to charity and which will be sold. This can save you money on your move – and put money in your pocket.

6

Weeks Before the Move

- If you are moving yourself, determine how many boxes you will need, then determine the size of the truck required by calculating the cubic feet of the boxes, plus that of large furniture pieces.
- If you're moving to a new community or city, get copies of records from service providers such as doctors, dentists, lawyers and utility companies.
- Make arrangements to transfer your children's school records.

4

Weeks Before the Move

- Clean or repair furniture, curtains or carpets, if needed.
- Hold a garage sale.
- Arrange for storage, if needed.
- Make any necessary travel and hotel reservations.
- Determine if you need to transfer local bank accounts or cancel direct deposits. Coordinate with your bank(s).

3

Weeks Before the Move

- If movers are not doing your packing, begin gathering packing materials:
 - Boxes
 - Bubble wrap
 - Old newspapers
 - Felt-tip markers
 - Furniture pads
 - Large self-stick labels
 - Nylon packing string
 - Packing peanuts
 - Packing tape
 - Rope
 - Scissors
 - Utility knife
- Begin packing items you won't need between now and your move.
- Arrange to cancel utilities and services at your old home after you've moved, and make sure you have electricity and water turned on at your new home by the time you move in.

2

Weeks Before the Move

- Make any special arrangements to move pets.
- Have your car checked and serviced for the trip if you're moving far away.
- Fill out a change-of-address form with the U.S. Postal Service.
- Send a change-of-address notice to your friends and family.
- Review your online accounts and update your address in your profile.
- Transfer any prescriptions to a pharmacy near your new home and return any library books.
- Arrange for a babysitter on moving day if you have small children.

2

Days Before the Move

- Defrost your refrigerator and freezer.
- Set aside valuables and legal documents to take with you.
- Pack clothing, toiletries and other first-day essentials to go with you.
- Have your movers begin packing.
- Arrange payment for the driver on moving day if you're using a mover.

M

oving Day

- Pick up the truck early if you're moving yourself.
- Make a list of every item and box loaded into the truck.
- Give your contact information to the mover.
- Read the terms and conditions in your mover's agreement before signing. Keep the agreement in a safe place until your goods are delivered, charges are paid and any claims are settled.
- Check that no leave-behind appliances are still connected in your old house.
- Inspect the attic and garage, and lock all doors and windows.

D

elivery Day

- Check off all boxes and items as they come off the moving truck (if applicable).
- Make sure utilities are connected and new locks are installed.
- Be on hand to answer questions, pay the driver, take care of last-minute problems and examine your goods.

GLOSSARY OF REAL ESTATE TERMS

This brochure is intended solely to provide helpful information to buyers and sellers. The laws of each state may vary. Please consult with an attorney of your choice for specific information or legal advice.

Adjustable Rate Mortgage (ARM)

A loan with an interest rate that changes periodically based on a current index, like one-year treasury bills. Typically, ARMs can't change by more than two percentage points per year or six points above the starting rate. Check the specific rates carefully for any type of mortgage loan.

Amortization

A payment plan, that enables the borrower to pay off the debt gradually through equal monthly payments of principal and interest.

Appraisal

An expert judgment or estimate of the quality or value of real estate as of a given date. This appraisal is done for financial lending purposes and may not reflect the actual market value.

Appraised Value

An estimate of the value of the property offered as security for a home loan.

Bridge Finance

A short-term loan, usually at a higher rate of interest than the longer-term mortgage, used by borrowers who have bought a house while waiting for theirs to be sold. May also refer to a second subordinate loan.

Caveat Emptor

Latin for "let the buyer beware". This puts the burden on the buyer to be satisfied with the item before purchasing the property. Many states have passed laws that require sellers to disclose any defects or problems with the property being sold.

Chattels

Items of personal property that are movable (e.g., clothing, furniture), as distinguished from real property (e.g., land, a house).

Closing Protection Letter (CPL)

A letter from a title insurance company generally given to a lender for one or more closings, which indemnifies the lender for loss caused by the policy issuing agent's or approved attorney's failure to comply with the lender's written closing instructions or for certain kinds of misconduct committed by the issuing agent or approved attorney if the failure or misconduct affects the title or the mortgage.

Commission

Fee payable to real estate agents for selling the property by the person authorizing the sale; usually a percentage of the sale price, although this can be negotiated and paid by the buyer or split between the parties. Often the commission is shared by the listing and buyers' real estate agent.

The Consumer Financial Protection Bureau® (CFPB)

An independent government agency responsible for consumer protection in the financial sector.

Consummation

The point in time when a borrower becomes contractually obligated to the creditor on the loan under state law.

Contingent Offer

Offer to buy or sell is subject to some condition, such as the buyers selling their current home or the home passing an inspection. If the condition is not met, then the parties may agree to waive the condition or the contract may terminate.

Contract of Sale

Written agreement setting out the terms and conditions of a property sale.

Covenant

A promise or agreement in a written contract or deed of real property defining specific conditions or actions concerning the property.

Conventional Mortgage

A mortgage loan not insured by the United States Department of Housing and Urban Development or guaranteed by the Department of Veterans Affairs. It is subject to conditions established by the lending institution and state statutes. The mortgage rates may vary with different institutions and between states. (States have various interest limits.)

Credit Report

A report detailing a loan applicant's credit history used by a lender to determine creditworthiness.

Deposit (or Earnest Money)

An agreed-to percentage of the purchase price of a property placed in escrow as evidence of intention to buy. May be nonrefundable based upon the terms and conditions of the contract. Usually the deposit goes toward the purchase price when the sale goes through.

Document Preparation

A charge by an attorney for preparing legal documents for a transaction.

Encroachment

When a structure overhangs someone else's property and a fence or other structure is built over the dividing line between the two properties.

Encumbrance

An easement, lien or other restriction on a property, which impedes its use or transfer.

Equity

The difference between the market value of the property and any loans that are outstanding on the property. If the market value is less than any outstanding loans, there will be a negative equity.

Escrow Funds

Funds paid to the escrow agent to hold until the occurrence of a specified event, such as the completion of repairs or the payment of insurance and taxes, after which the funds will be released to the designated individual. After closing, many lenders will require that the buyer make monthly payments (in addition to the principal and interest) to cover these expenses.

Exclusions

Any item that is specifically not included in the sale (e.g., an above-ground pool or garden shed). These should be shown in the contract.

Fixed Rate Mortgage

A loan that carries an unchangeable interest rate over its entire term – typically a period of 15 to 30 years.

Homeowners Insurance

Protects the property and contents in case of damage or loss. Most lenders require that the insurance be for at least the loan amount or for 80 percent of the value of the improvements, whichever is greater.

Inclusions

Lights, curtains, blinds, ceiling fans, air-conditioning units, fly screens, dishwasher, range hood, stove, fixed cupboards, clothes hoist or any other removable item that the seller has agreed will be included in the sale.

Inspections

An examination to determine the condition of property, such as termite inspections. Inspections are also conducted to see if required repairs were made before funds are disbursed.

Interest

A charge paid for borrowing money.

Interest-Only Loan

Loan on which just the interest is paid periodically, and the principal is paid at the end of the term. Some loans may be interest-only for a certain period of time and then require that both principal and interest be paid in monthly installments.

Inventory

List of items included with a property for sale; usually furniture, furnishings and other removable items.

Investment

The purchase of an asset, such as real estate, with the goal of producing income, including capital gains, on the resale of the asset.

GLOSSARY OF REAL ESTATE TERMS

Joint Tenants With Right of Survivorship

Joint tenancy is the equal holding of property by two or more persons. If one owner dies, the deceased's share passes on to the survivors.

Liabilities

Your outstanding debts or what you owe.

Lien

A claim one person holds on the property of another as security for money owed. Such claims may include obligations not met, judgments, unpaid taxes, materials or labor.

Loan Application Fee

Paid to the lender at the time of application. The amount varies by lender.

Loan Discount (or Discount Points)

Loan discounts are a form of prepaid interest. One point equals generally one percent of the loan amount. By charging a borrower points, a lender effectively increases the yield on the loan above the amount of the stated interest rate. Borrowers can offer to pay a lender points as a method to reduce the interest rate on the loan, thus obtaining a lower monthly payment in exchange for this up-front payment. For each point purchased, the loan rate is typically reduced by 0.125 percent, but check with your lender for the specific reduction.

Loan Estimate Form and Closing Disclosure Form

These forms are intended, in the words of the Consumer Financial Protection Bureau (CFPB), to help consumers make informed decisions when shopping for a mortgage and avoid costly surprises at the closing table. These forms are required in most transactions.

Maintenance Fee

Periodic charge by the homeowners association as set out in the subdivision restrictions.

Maturity Date

The last day of the term of the home-loan agreement. The home loan must then be paid in full, or the home-loan agreement must be renewed or refinanced.

Mortgage (or Deed of Trust)

A legal agreement containing the lender's terms and conditions, in which the owner pledges his/her/its title to real property to the lender as security for a loan described in a promissory note (In a promissory note, a mortgagee lends the money to a mortgagor, the borrower.) Mortgages are normally recorded in the county records.

Mortgagee's (or Lender's) Title Policy

A title insurance policy that insures the validity, enforceability and priority of a lender's lien. This policy does not provide protection for the owner.

Multiple Listing Service (MLS)

System of offering the property through many real estate agents.

Offer to Purchase

A formal legal agreement that offers a specified price for a specified property. The offer may be firm (no conditions attached) or conditional (certain conditions apply).

Option to Buy

Legal agreement giving the buyer the right to purchase property at a certain time and price. An option fee, usually a percentage of the price or fixed amount, is payable and may be forfeited if the buyer does not go through with the transaction. Option may be refunded if conditions are not met.

Origination Fee

A fee the borrower pays the lender to originate a new loan.

Owner's Title Policy

Insures that the buyer has the title to the property, subject to policy terms.

PITI

Abbreviation for principal, interest, taxes and insurance (PITI) – all of which can be lumped together in your monthly mortgage payment.

Power of Attorney (POA)

A written authorization by a person to another person to act for him on his behalf.

Principal

The actual amount of money that has been borrowed to buy a property.

Private Mortgage Insurance (PMI)

Insurance against a loss by a lender (mortgagee) in the event of default by a borrower (mortgagor). PMI is often required for larger loans.

Real Estate Professional Fee

Usually called commission, the amount paid to real estate professionals as compensation for their services.

Recording Fees

Charged by the county clerk to record documents in the public records.

Restrictions

These limit the way in which a property can be used or modified and are written into (or referred to in) the deed for the property. They are usually enforced by the developer or builder, the neighborhood or the homeowners association. A certified copy of deed restrictions is usually required by the lender. Restrictions normally have a termination date but may be renewed.

Settlement

Completion of sale when the balance of the contract price is paid to the seller and the buyer is legally entitled to take possession of the property.

Survey

Confirms lot size and identifies any encroachments or restriction violations.

Tax Proration

The seller and buyer split up property taxes based on the length each party has owned the home during the year.

Title Insurance

Title insurance protects real estate owners and lenders against any property loss or damage they might experience because of liens, encumbrances or defects in the title to the property. Each title insurance policy is subject to specific terms, conditions and exclusions.

Title Search

The process of examining the land title to determine the terms and conditions under which the title company will issue a title policy.

IMPORTANT CONTACT INFORMATION

Real Estate Agent

Name _____

Company _____

Address _____

City _____ State _____ ZIP _____

Work _____ Cell _____

Email _____

Notes _____

Title and Escrow Company

Name _____

Company _____

Address _____

City _____ State _____ ZIP _____

Work _____ Cell _____

Email _____

Notes _____

BUYING A HOME

HOUSE COMPARISON CHART

Address		
Price		
Location		
Curb Appeal		
Neighborhood		
Yard/Landscaping		
Lot Size		
Floor Plan		
Bedrooms		
Room Sizes		
Bathrooms		
Study/Office		
Kitchen		
Appliances		
Storage		
Garage		
Deck/Patio		
Pool/Hot Tub		
Heat/AC		
Taxes		
School		
Condition		
Energy Efficiency		

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Pool/Hot Tub		
Heat/AC		
Taxes		
School		
Condition		
Energy Efficiency		

For more information, please contact your
local Stewart Title office, call (800) STEWART
or visit us online at stewart.com.

The logo consists of the words "stewart" and "title" stacked vertically in a white, lowercase, sans-serif font. A registered trademark symbol (®) is positioned to the right of the word "title". The text is centered within a solid dark red square.

stewart
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It is not intended as legal advice and is subject to change without notice.

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