

Finding *your* NEW HOME

IS MADE EASY WITH
THIS 'STEP BY STEP' SUCCESS PLAN!

Before we begin the process of finding your new home,
allow me to go through some very important points you
must know to make this experience more enjoyable:

DON'T WORRY

- ...you will find your "right" home!
- ...you will not pay more than what the home is worth.
- ...I will not put any pressure on you to buy.



<http://www.hotvictory.com>

12 Reasons Why To Buy From Me



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STEP ONE

How long have you been wanting
TO BUY A NEW HOME?

Your Answer...

How soon are you wanting
TO MOVE INTO YOUR NEW HOME?

Your Answer...

How much time do you have
TO SEARCH FOR YOUR NEW HOME?

Your Answer...



STEP TWO

Have you reviewed the 4 OBJECTIVES
Involved when buying a new home?

Your Answer...

If Not, Let's Invest A Few Minutes
To Review These Objectives!

<http://www.hotvictory.com>

STEP THREE

YOUR 4 OBJECTIVES WHEN SEARCHING FOR A NEW HOME!

By having clearly defined objectives, finding your new home will be as easy as 1,2,3,4!

1 PRICE: We need to know from the outset how much you will invest in the home.

2 FINANCING: We need to make sure you have the money to buy the new home.

3 LOCATION: We need to know from the outset roughly where you want to live.

4 FEATURES= We need to know the features you desire in your new home¹

With These 4 Objectives Realized,
You'll Find Your New Home With Ease\$



STEP FOUR

Price & Financing TEND TO WORK TOGETHER!

For most people, determining how much they will invest in a home depends upon financing.

Will you... be needing a **mortgage** for your new home?

If so... we need to do some math to find out **how much money you can borrow!**

This way... you'll not be discouraged to find a home and then discover you are **unable to buy it** due to financing issues!

Rather... you'll know upfront just **what you can afford** to invest, making your home finding experience very satisfying!

Let's Now Review
The Financing Process In Detail!

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STEP FIVE

THINKING LIKE A BANKER
will get you that new home!

And it is a mathematical equation
that is very easy to understand.

- 4 **GDS...** or what is known as your Gross Debt Service ratio.
- 5 **TDS...** or what is known as your Total Debt Service ratio.
- 6 **Your mortgage...** qualification amount is the lower of the two.
- 7 **We match...** the lowest of the two to the closest mortgage dollar amount.
- 8 **We add...** your down payment to the mortgage dollar amount.

This Reveals The Maximum
Dollar Amount You Can Invest!

STEP SIX

LET'S DO THE MATH FOR YOUR NEW HOME!

This exercise will reveal to us the maximum you can invest when making an offer to buy your new home.

- 1 Your GDS Ratio is...
- 2 Your TDS Ratio is...
- 3 Your Mortgage Amount is...
- 4 Your Closest Match is...
- 5 Your Down Payment is...

Your **Maximum Offer For A Home Is**



STEP SEVEN

The 3 rules are:
LOCATION, LOCATION, LOCATION!

This very important issue must be given thoughtful consideration in home selection.

LOCATION IS IMPORTANT...

- ...for your current level of investment in your new home.
- ...for the future return on investment... if and when you sell.
- ...for identifying a match for your current lifestyle.
- ...for establishing a good association environment for your kids.
- ...for both personal and family safety.

Choose Wisely...

For Location Is As Important As Price!



STEP EIGHT

**BELLS & WHISTLES
ARE NOT CONSIDERED FEATURES!**

Features are the absolute essentials
you require in your new home.

a Feature is:

- ✓ the number of **bedrooms** you require in the home.
- ✓ the number of **bathrooms** you require in a home.
- ✓ a finished **basement**, if one is required in a home.
- ✓ the **square footage** that you require in a home.
- ✓ a **special room** is required in the home such as an office.

Lastly, The **Size Of The Lot**
Is Also Considered A Feature Of A Home!



STEP NINE

Your new home SUCCESS CHECKLIST!

By following the 1, 2, 3, 4 formula, you will find the home best matching your essentials.

1 PRICE RANGE:

2 FINANCING:

3 LOCATION:

4 FEATURES:

“X” Marks The Spot...

This Is The Map To Your New Home!

STEP TEN

Selection of homes on tour
best matching YOUR ESSENTIALS!

By keeping a home tour comparison worksheet,
you'll find it easy to locate the 'best' home.

Home #

_____ on tour sequence.

Home List Price

Features

Do they match checklist? Yes _____
No _____ Maybe _____

Location

Do they match checklist? Yes _____
No _____ Maybe _____

A Worksheet Is Important, Considering
You'll Be Viewing Many Homes Over Several
Days!

STEP ELEVEN

You found the right home and you're
READY TO MAKE AN OFFER!

Now let's do our homework.

- 1 The Asking Price is: _____
- 2 The CMA is: _____
- 3 The Offer Pricing Strategy is: _____

Steal: Your 'it's a steal' starting offer is: _____

Deal: Your 'a good deal' return offer is: _____

Real: Your 'market value' final offer is: _____

Having An Offer Strategy Means
You'll Invest Only What You Can Afford!



STEP TWELVE

CONGRATULATIONS
YOU OWN A NEW HOME!

But why are you feeling anxious?

- ✓ **It's Called Buyer's Remorse...** and it is a completely natural feeling every buyer experiences after purchasing a new home.
- ✓ **And It Will Pass...** as you begin to plan for the move to your new home.
- ✓ **But For Now...** there's still plenty of work for the both of us to do as we prepare for the date of closing.

Let's Get The Paperwork
To Your Lawyer And Lender!

<http://www.hotvictory.com>



Singapore Property
Buy Sell Rent Invest
Singapore Real Estate

Owner ! Let Me List Your Home Now !
Landlord ! Tenant ! Leave It To Me !
Investor! Buyer! Let's Start The Search Now !
I Will Work Hard For You.
Let's Put The Deal Together!

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