

# HOMeward REALTY

*Claire Carter Smithson*



WWW.HOMEWITHCLAIRE.COM

@HOMEWITHCLAIREAR

## BUYER'S GUIDE

# ABOUT US



I AM CLAIRE CARTER SMITHSON



HELLO

My husband, Scott, and our daughters, Lavender and Penelope, are the driving force behind everything I do. I carry that family mindset over to my clients as well. I understand the trust and faith my clients put in me to make their dreams come true and I do not take that lightly. I have been in this business for nine years and have helped my clients sell over \$43,000,000 in assets. I have hundreds of happy clients and my goal is to be your agent for life!

@homewithclairear

[www.homewithclaire.com](http://www.homewithclaire.com)



# WE'RE HERE TO HELP YOU

*Meet Angie:*

## ANGIE KOSTECKY

REAL ESTATE AGENT



- A real estate team offers several advantages, including increased efficiency through specialized roles, broader market coverage, better availability for client needs, and enhanced expertise in various aspects of the real estate process. Additionally, teamwork often leads to improved client satisfaction.
- With that being said, meet our exceptional buyer's agent, Angie! With a profound understanding of the local market, Angie is a dedicated professional committed to making your home search as easy and stress free as possible. Her keen eye for detail and exceptional communication skills ensure a seamless and transparent home-buying experience. From meticulously researching properties to negotiating the best deals on your behalf, Angie is your advocate throughout the entire process. Her unwavering commitment to client satisfaction, paired with a wealth of industry knowledge, makes her the ideal partner.

# HOME BUYER'S ROADMAP

1

**FIND AGENT**  
Match with an agent that you feel comfortable communicating with. (ME!)

2

**FINANCIALS**  
Get your finances in order, get a credit check, and get pre-approved for a mortgage

3

**SEARCH**  
Begin your search! Look online and with me.

6

**APPRAISAL**  
Your lender will arrange for a appraiser to visit the home and determine a value

5

**INSPECTION**  
I will help arrange for a professional home inspector to visit the home

4

**OFFER**  
Make your offer for the home and prepare to negotiate

7

**SCHEDULE MOVE**  
Schedule your move date and arrange for movers and utilities

8

**CLOSING**  
Sign the papers, get your keys and celebrate your new home!



Note: This is only a high level overview of a buy-side process. For more detailed steps, please refer to Claire.

*Claire Carter Smithson*

**HOMEWARD REALTY**

501-912-8836

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# REAL ESTATE TERMS

## PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. The lender will perform an analysis on your income, debt, and credit-worthiness. You will need one in order to be ready to put an offer on a house.

## OFFER

An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.

## CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the buyer or seller.

## CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, insurance, survey, home warranty and lender expenses.

## EARNEST MONEY

Earnest money is the balance of funds that are set aside into a trust or an escrow account to show the buyer is serious about the purchase.

## TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller and is free of all liens.

## APPRAISAL

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more.

## HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help to determine if there is any work needed to be done to the property to bring it to normal working order.

## DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.

## CLOSING

The closing part of the real estate sale is when the money, title and keys are exchanged.

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# PREPARING TO BUY



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# FINDING A GREAT AGENT

# 01

## INDUSTRY KNOWLEDGE

I have access to a wide variety of resources that are not readily available to the public. I can help you determine the best price, time to sell, and design a custom marketing plan to make your dreams become reality.

## SMART NEGOTIATING

With my experience and expertise, I can help you negotiate the best price, contingencies, concessions and timeline for your home.

## PROFESSIONAL EXPERIENCE

I undergo annual training and compliance to ensure that I am up to date on any changes in legal or administrative paperwork. I also attend classes pertaining to leading negotiation and marketing techniques.

## CUSTOMER SERVICE

I am dedicated to continuous and open communication and will answer any questions that arise from this process. I treat you like family.

Finding a real estate agent that you trust and feel comfortable with is as hard as finding the right house to call a home. A purchase of this magnitude is a huge life decision and you want to make sure that your real estate agent is as invested in this sale as you are.

At Homeward Realty, we work hard to keep the degree of excellence at an all time high for all our agents.





# FINANCIAL

02

## DETERMINE YOUR BUDGET

It is recommended that you discuss all factors of the loan with your lender when purchasing a new home.

When determining your budget, don't forget other factors like: downpayment, legal fees, taxes, home inspection costs, appraiser costs, and renovation costs. Just because you can, doesn't mean you should!



## HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

A 20% downpayment is the most well known, however, it is not your only option!

Have a discussion with your lender to determine what works best for your individual scenario.

# FINANCIAL

02

## CREDIT SCORE CHECK

Your lender will likely perform a credit check prior to approving a mortgage and determining your interest rate. A credit score of 620 or above works with most loan types, but other options are available. The better your score, the lower the interest rate you will be charged on your mortgage.



## PRE-APPROVAL

Obtaining a pre-approval on your mortgage will help you in many ways. First it will help you determine your budget, and help you stay within your means. Second it shows the seller that you are serious about purchasing a home, and that you have the funds necessary to complete the purchase.

Although you are pre-approved for a loan, it does not mean that you will be guaranteed this amount in your final mortgage. You will still have to be approved for a mortgage after you have submitted an offer.

It is important not to make any significant purchases or alter your credit score in any way during this time.

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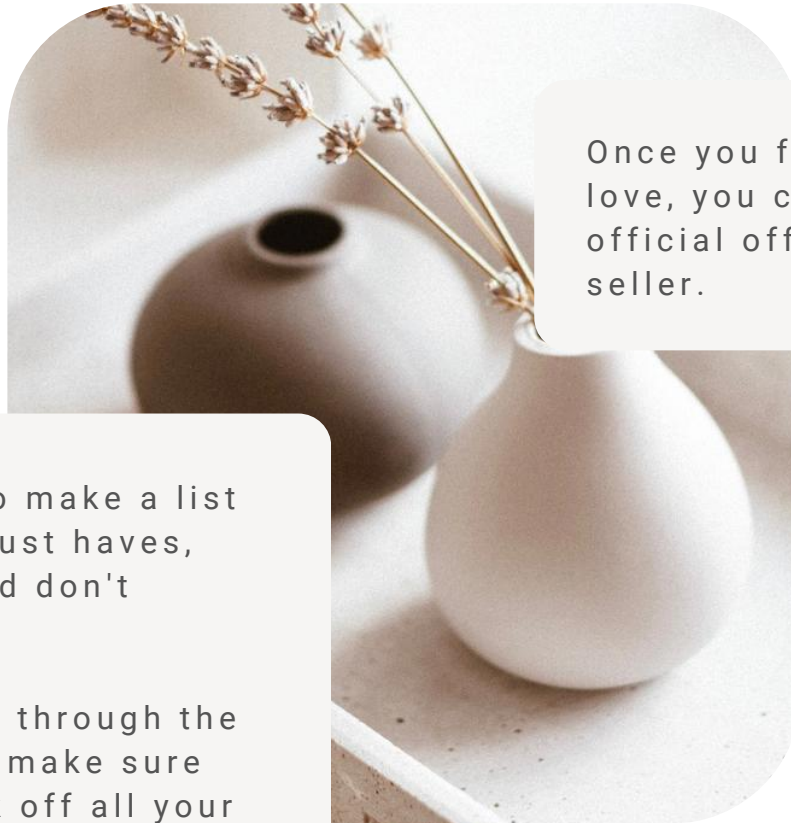
FIND A HOME

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# TOUR HOMES

## HOME SEARCHING TIPS

03



Once you find a house you love, you can make an official offer to the seller.

Be sure to make a list of your must haves, wants, and don't cares.

As you go through the viewings, make sure you check off all your must haves.

- Take photos as you go through the houses so you remember the layout and the feel of each house you visit.
- Pay attention to features of the property that are fixed such as the neighborhood, the lot size, and the orientation of the home. Don't pay too much attention to the colors of the walls or the furniture.
- Be sure to check out the small details like the light switches, water features, and appliances to make sure everything works.

# MAKE AN OFFER

04

Once you find a house you love, you can make an official offer to the seller.

Don't be afraid to make an offer below the listed price. Sellers often price higher than they would be willing to sell for.



# NEGOTIATE AN OFFER

Be prepared to receive a counter-offer, and don't be afraid to bargain for your purchase.

Be sure to know what you are buying and ensure that you feel the price is fair at the end of the day.



# INSPECTION

# 05

Feel free to ask your inspector to take pictures and be descriptive in their report.

You can also ask for a meeting with the inspector to better understand their findings.

Once the inspection is complete, you can discuss and negotiate with the seller any final points.



Make sure that you allow for an inspection to be completed prior to the closing of the sale.

It is important to know as much about your home as possible.

If anything serious comes out of the inspection, you have an option to back out of the agreement, or the report can give you more negotiating power.

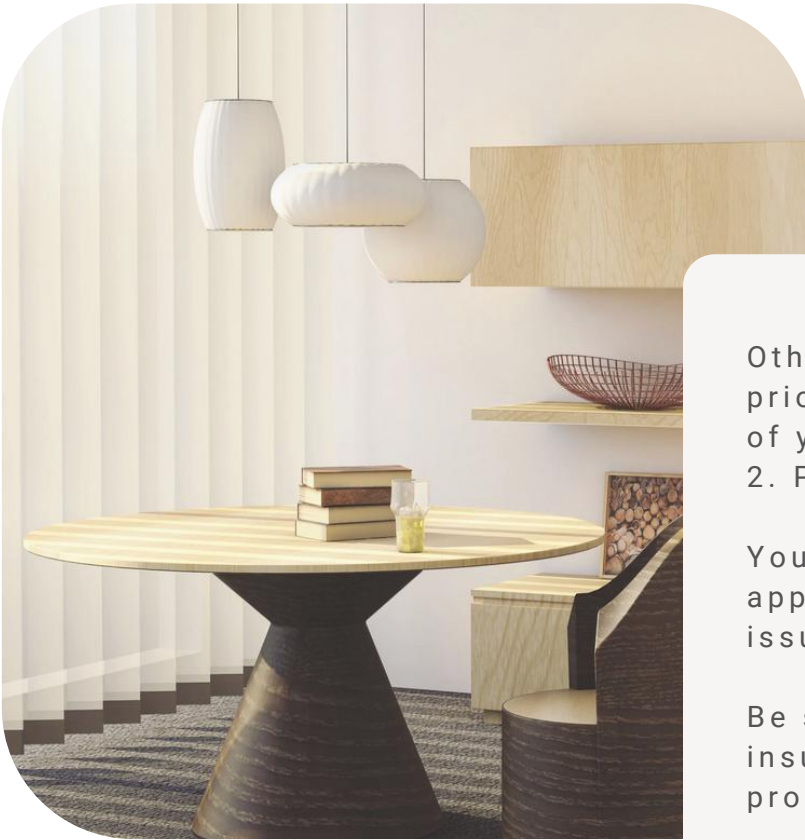


# FINAL STEPS

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# APPRAISAL

06



Other checks that should be run prior to finalizing the purchase of your new home: 1. Appraisal  
2. Property title search

Your lender will order the formal appraisal of the home prior to issuing your loan.

Be sure to get quotes for home insurance for your new property!

## & LOAN APPROVAL

The lender will review any and all financial related forms and information prior to granting the loan.

They will review details like:

- Your income
- Credit check
- Employment status

# SCHEDULE YOUR MOVE

07

Some things you will want to keep  
in mind closer to your move date:

- Movers
- Renovators/ contractors
- Utilities
- Cleaners
- Move out details





# CLOSING

08

Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the title company or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!





# CUSTOMER TESTIMONIALS



- Claire was amazing to work with!! It was our first time buying a house, and we hit many roadblocks, but Claire was there every step of the way. She answered my billions of questions and always answered quickly! She was detailed and worked well with our mortgage officer, so we didn't have to worry about anything. She is kind and patient. Definitely recommend Claire!!

SARAH MALLORY

”

Claire has assisted me in selling two houses, two parcels of land and, the purchase of my current home. In all these transactions, she answered every question and email I had, and I had many. She clarified and helped make the process easy to understand. Claire is just as helpful, after the sale. I know she will give me honest replies and I won't hesitate to go to her again for my next real estate venture!

SHERRY NORRELL

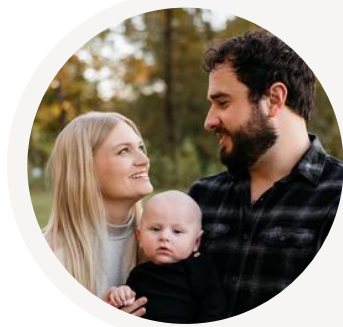


- Claire is WORLD CLASS! From the way she takes care of people, serves her clients and interacts as a business woman in the Conway community- it's the best. I would highly recommend her to anyone wanting an experience with a real estate agent that will make them feel valued and taken care of!

CAITLIN BAILEY

”

# CUSTOMER TESTIMONIALS



- Claire absolutely kills the game!! She is so professional and hardworking, but at the same time down to earth and easy to talk to. She makes it very easy to make a connection with her clients which makes it easier to go through this process. It is huge to be able to trust your agent to work for you, and she proves it from day one that she does!

”

ETHAN BLY

”

Claire listens to her customers. She wants to know what it is you're wanting - whether selling or buying. She did a fantastic job selling my home in Bryant. She was patient, professional, responsive and you never had to wait on her to get back with you. She has only your best interest when selling your home. I couldn't have asked for someone more professional to have worked with. She goes the extra mile.



CECILE BLUCKER



- Hands down one of the most professional realtors in central Arkansas. And easily the hardest working. I have used Claire to purchase two homes and I will 100% be using her for any new home purchase. If you don't reach out to her you are legitimately doing yourself a disservice.

”

JASON BALDWIN

# CUSTOMER TESTIMONIALS



- Claire was so great to work with, extremely professional and quick with things. There were many times she went above and beyond from the pictures of the house we were selling to the purchase of our new home! If you want someone efficient, fast and all business this is your realtor! Claire ALWAYS responded within seconds if we had an inquiry on something or wanted to view an available home.. she was on it. Claire went above and beyond for us even at the end when the ball was literally out of her court.. she STILL made things happen! This woman is magic and she is AMAZING at what she does!

MARSHALL JACKSON

”

Our family recently purchased a second house with Claire Carter Smithson as our realtor. Claire is a great listener and quickly noted our specific needs and desires. She kept a watchful eye out for the appropriate property and notified us immediately of its availability. This allowed us to act quickly and make an offer. We are pleased to recommend Claire as a knowledgeable and competent realtor. She is a joy to work with.



JEANETTE WAGNER



- Claire Carter Smithson with Homeward Reality was the answer to a prayer. Very personable, always on top of deadlines and always looking after our best interest. She worked hard to get our 30 day closing and by the end of the process my husband and I felt like she was family. She listens to you and the details of what you are looking for in a home. If I could give her 20 stars I would.

LINDA PAYNE

CLAIRE CARTER SMITHSON

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# CUSTOMER TESTIMONIALS



- When we decided to work with Claire, we got more than we bargained for! She helped us find a new home and sell our previous home. She made it such an easy process and was always quick to answer any questions we had! She did all the hard work and went above and beyond. She was able to do a fantastic job while being personable and kind! Hopefully we won't be moving anytime soon, but if we do, we will without a doubt use Claire! We recommend her to family, friends, and strangers looking for a realtor!

ERICA HINDMAN

”

Claire was the absolute best realtor to work with! She was so patient as we looked at house after house with some houses we looked at multiple times. I loved how she wanted to make sure we found the absolute best house to fit our family and that we never settled for anything less! If you are thinking of buying or even selling your house talk to Claire. She is a wonderful source of information for both sides.

DAWN NUTT



- If you need a realtor to go above and beyond, Claire Carter Smithson is your girl! We recently bought and sold with her and it couldn't have been any easier. Claire was there for us every step of the way. From searching for our dream home the last 8 months to selling our current home within 24 hours once we found it! We could not be more thankful for Claire and all her guidance during this process. She is truly amazing!

CASEY OBERG

# RESOURCES

## LANDSCAPE & ROOFING

Olive Branch Landscape ..... 501.513.7573  
HD Roofing & Construction ... 501.428.0429  
Diamond State Roofing ..... 501.764.2103  
AR Roofing Kompany ..... 501.513.9119

## ELECTRICAL & PLUMBING

Huff Electric ..... 501.416.7323  
Superior Plumbing ..... 501.424.5015

## HOME INSPECTORS

David Miller ..... 501.504.5739  
Joe Andrews ..... 870.588.6073  
Michael West ..... 501.912.8811  
Zach Castleberry ..... 501.697.6274

## HVAC, PEST, HANDYMAN

Top Notch HVAC ..... 501.232.3898  
The Pest Detective ..... 501.697.1838  
Possum Handyman ..... 501.697.8136  
Empire Pest Solutions .... 501.514.1572

## INSURANCE AGENTS

Integrity Insurance ..... 501.352.1933  
Ott Insurance Agency..... 501.772.1585  
Wayfinder Insurance ..... 501.514.2134  
McGhee Insurance ..... 501.499.6929

## MOVING & CLEANING

Rose to the Rescue ..... 501.697.1335  
Conway U Storage ..... 501.214.6037  
2B Organized ..... 501.944.9310  
Bins 2 Go ..... @Bins2Go



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